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ABSTRACT

This guide is to help professional personnel who are involved in the distribution of financial aid understand how the parent's and the student's expected contributions are derived. It prepares the financial aid administrator to consider individual adjustments that may be appropriated in the amounts expected from the student and his family in various instances, especially when the financial situation of a family changes or when additional information about the family's circumstances becomes known. Discussed are: (1) principles and practices of student financial aid administration; (2) the history of need analysis; (3) the theory of need analysis: measuring parental ability to pay; (4) the theory of need analysis: measuring student resources; (5) computation procedures for the parents' confidential statement; (6) computation procedures for the student's financial statement; (7) procedures for processing the Parents Confidential Statement (PCS) and the Student's Financial Statement (SFS); (8) constructing student expense budgets; (9) sample cases. (Author/KE)

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CSS Need Analysis: Theory and Computation Procedures

for the 1976-77 PCS and SFS

Including Sample Cases and Tables

College Scholarship Service of the
College Entrance Examination Board

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

[illegible]

CSS Need Analysis: Theory and Computation Procedures

for the 1976-77 PCS and SFS

Including Sample Cases and Tables

College Scholarship Service

College Entrance Examination Board, New York
1975

The College Scholarship Service (CSS) is an activity of the College Entrance Examination Board, concerned with improving equal educational opportunity. The CSS through the determination of financial need assists in the equitable distribution of financial assistance to students. Its services are offered to students and their parents, to secondary schools, to noncollegiate sponsors of financial aid programs, and to all institutions of postsecondary education. Operational activities for the College Scholarship Service are performed by Educational Testing Service.

The College Entrance Examination Board is a nonprofit membership organization that provides tests and other educational services for students, schools, and colleges. The membership is composed of more than 2,000 colleges, schools, school systems, and education associations.

The College Scholarship Service Assembly is a constituent membership body within the College Board. The more than 1,500 postsecondary institutions, secondary schools, school systems, and state and regional associations that are members of the Assembly—together with an additional 350 donors and sponsors—participate in activities and services of the CSS.

Copies of this book may be ordered from College Board Publication Orders, Box 2815, Princeton, New Jersey 08540. The price is $3.

Editorial inquiries regarding this book should be addressed to the College Scholarship Service, College Entrance Examination Board, 888 Seventh Avenue, New York, New York 10019.

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Introduction

During its more than 20 years of existence the CSS has made a continuous effort to improve the status of the professional administrator in the field of financial aid. One contribution has been the publication of a detailed book that describes the CSS need analysis system. This comprehensive guide includes information about the basic rationale, the economic principles, and the computational procedures used in the CSS system. By providing this publication, the CSS continues its commitment to help professional personnel who are involved in the distribution of financial aid understand how the parents' and the student's expected contributions are derived. The financial aid administrator will thus be better prepared to consider individual adjustments that may be appropriate in the amounts expected from the student and his family in various instances, especially when the financial situation of a family changes or when additional information about the family's circumstances becomes known.

This book is revised periodically to reflect changes in the CSS need analysis system. Changes are made as economic conditions shift or for the purpose of increasing the equity of the rationale. They result from a continuing critical analysis of the CSS system by financial aid administrators, the CSS staff, and outside consultants who are particularly familiar with financing postsecondary education.

The CSS was established in 1954 in response to the expressed need of postsecondary education institutions for a consistent and equitable approach to the awarding of student financial aid. With the support and advice of the educational community, the CSS developed an objective, systematic method for determining parents' ability to meet educational expenses. Consideration of the family's financial strength in relation to educational costs at the student's chosen institution provided a means of determining financial need. Financial need can be defined most simply as the difference between the cost of education at the institution the student wishes to attend and the amount of money a student and his family can reasonably make available—from their income and from their assets—to meet the expenses of that education.

Since financial need is related to the cost of education, a family with a comparatively high standard of living may demonstrate financial need in order for one of its children to attend an institution that has high annual costs. The same family, applying for assistance for the student to attend a community college or a vocational-technical school may be unable to demonstrate need. Financial need in general is relative to educational costs.

Today it is a widely accepted principle that financial aid awarded on the basis of need enables the greatest number of students to begin or to continue their education. This belief is incorporated in the Principles of Student Financial Aid Administration endorsed by the members of the CSS Assembly.

Principles of Student Financial Aid Administration

1. The purpose of any financial aid program—institutional, governmental, or private—should be to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend that college.

2. Each college has an obligation to assist in realizing the national goal of equality of educational opportunity. The college, therefore, should work with schools, community groups, and other educational institutions in support of this goal.

3. The college should publish budgets that state total student expenses realistically including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.

4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.

5. Financial aid should be offered only after determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.

6. The amount and type of self-help expected from students should be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance should go to students with the least ability to pay.

7. The college should review its financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the institution. The college has an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.

8. Because the amount of financial assistance awarded reflects the economic circumstances of the student and his family, the college should refrain from any public announcement of the amount of aid offered, and encourage the student, his secondary school, and others to respect the confidentiality of this information.

9. All documents, correspondence, and conversations between and among the aid applicant, his family, and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

10. Concern for the student should be paramount. Financial aid should be administered in such a manner that other interests, important though they may be, are subordinate to the needs of students.

Practices of Student Financial Aid Administration

The members of the CSS Assembly in 1973 endorsed a set of practices for the administration of financial aid programs to provide guidance to institutions and to ensure the fair and equitable treatment of student aid applicants.

According to the preamble: "The increase in the number of students requiring financial aid in order to pursue postsecondary educational objectives and the increase in the number and variety of institutions awarding limited student aid funds require standards and guidelines for the responsible administration of student aid programs and the equitable distribution of funds. This statement of practices is intended to be used in conjunction with the Principles of Student Financial Aid Administration as a guide to institutions in the administration and coordination of their financial aid programs."

Motivation and information – Actively encourage students to utilize available financial aid services by:

1. Coordinating efforts with those of federal, state, community, and other agencies as well as those of secondary schools to encourage all students who want to continue education beyond secondary school to consider postsecondary education regardless of their financial circumstances.

2. Providing complete and current written information to students and parents about financial aid policies, full costs of attendance, application procedures, eligibility criteria, and available student financial aid.

Counseling – Make explicit the need for student financial planning by:

3. Cooperating with secondary schools and agencies in providing adequate guidance and counseling in financial planning.

4. Providing and maintaining financial counseling programs for all students who seek assistance.

Organization and administration – Establish administrative procedures that are responsive to the needs of students as well as the needs of institutions by:

5. Conducting surveys to assist in the development of realistic student budgets.

6. Utilizing a recognized standard need analysis system consistently to determine the ability of the student and his family to pay for educational costs.

7. Considering the student's individual circumstances when offering self-help aid and in determining the self-help expectation.

8. Using all forms of aid – grant, loan, employment – and considering other resources available to the student in order to provide the most equitable apportionment of limited funds to eligible students.

9. Meeting the full need of students to the extent possible within the institution's capabilities.

10. Providing award notifications that clearly indicate the type, amount, and conditions of the award including the expected amount of family contribution and other anticipated resources.

11. Providing students who are not offered financial aid with the specific reason(s) for the denial of aid and, to the extent possible, assisting them in finding alternative sources of aid.

12. Making awards to students who apply for renewal of aid by reviewing the student's financial circumstances and establishing the amount of aid needed with full consideration of the student's current need.

13. Advising secondary schools and state and other granting agencies that it is inappropriate to announce individual or aggregate aid awards received by student applicants on the basis of need.

14. Releasing parents' or student's financial aid records and information only with the written consent of the parents or the student except in accordance with due process of law.

15. Considering the inclusion of students, faculty members, and administrators on institutional committees that are responsible for establishing financial aid policies.

16. Coordinating the administration of financial aid through a central office to insure consistency in awarding to students and the most efficient use of available funds.

17. Notifying students of financial aid decisions as early as possible in order to serve the students' best interest, and when possible coordinating these notifications with those of admissions decisions.

18. Sharing information with other institutions and agencies about mutual aid candidates to insure comparable financial aid awards, thereby permitting a student freedom in choosing an institution.

Research and professional development – Continue to contribute to the evaluation and progress of the profession of student financial aid administration by:

19. Developing and conducting research programs that will contribute to the solution of problems and advancement of knowledge in the field of financial aid.

20. Conducting periodic reviews of the institution's total financial aid process in order to serve students and the institution better.

21. Encouraging the continued professional development of financial aid administrators by providing opportunities to join and participate in professional aid administrators' associations and organizations dedicated to the advancement of sound principles and practices and the extension of knowledge in student financial aid administration.

Aid administrator's judgment

The CSS system tries to establish uniform criteria for evaluating a family's ability to finance postsecondary education from information reported in the Parents' Confidential Statement and the Student's Financial Statement, but there are times when strict application of the CSS principles and philosophy will be inappropriate. It is important to remember the following:

1. The CSS system provides a measurement of a family's ability to pay. As with any system designed to process a large number of different cases, it must follow a standard set of procedures. These standard procedures may not be completely applicable to the particular circumstances reflected by an individual student and his family.

2. The CSS system measures the amount of financial support that the parents are reasonably able to contribute toward postsecondary education at the time the financial statement is submitted. This amount should be reviewed periodically to reflect changes that may occur in particular circumstances.

3. The CSS system provides only a measurement of family financial strength in relation to anticipated educational expenses. It does not consider academic ability and potential, character, or other criteria that an institution may employ in selecting financial aid recipients. In accordance with the CSS principles and practices of financial aid administration, need should remain the primary factor in determining the amount of financial assistance.

The CSS system is designed to treat cases equitably, but the judgment of the financial aid administrator is indispensable. This judgment reflects experience in dealing with families of all types and their individual problems, as well as other information available to the administrator. The financial aid administrator must always be the final authority in any system of need analysis.

Using CSS services

Any institution of postsecondary education may make use of CSS services. PCS and SFS forms are available free for distribution to students. By completing the Institutional Estimate of Student Expenses, institutions receiving FNARS and SFNARS can have their own budget information displayed and need figures calculated in the reports. There is no charge for this service.

Accredited institutions using CSS services may be eligible for membership in the CSS Assembly. The Assembly is the major forum of the CSS. It was organized by the College Entrance Examination Board in 1965 to consider policies and suggest courses of action related to the economic aspects of postsecondary education. Member institutions subscribe to the basic CSS philosophy that financial aid should be awarded on the basis of need. All College Board member institutions may apply for election to membership in the Assembly without any additional fee. Information on Assembly membership is available from the regional offices listed in the appendix.

CSS *Need Analysis: Theory and Computation Procedures* was prepared by Elizabeth W. Suchar, director of financial aid services, and Joe Paul Case, associate director of the CSS, the College Board; and William J. Cavanaugh, associate program director of the CSS at Educational Testing Service. Major contributions were made by James E. Nelson of the College Board and James L. Bowman, Marjorie Schoepps, and Joan Ali of ETS. It has been edited by Georgia E. Stribling, staff editor of the College Board.

Questions regarding the CSS need analysis or supportive services are welcome and should be directed to the central or regional offices of the College Board, listed in the back of this book.

1. The history of need analysis

Since the founding of postsecondary educational institutions in this country, there has existed a tradition that scholarships and other forms of financial support should be provided for students who are "in need." The first recipients of aid to attend college were the worthy poor. These individuals were usually easy to identify as being "in need" in the small communities in which they lived because of their high visibility and the interdependent character of the population. Colleges usually granted aid on a personal basis and in a casual manner. Funds were extremely limited and recipients were few.

As American colleges developed prestige and economic strength, they began to build up endowments and special aid funds for students. Financial aid was provided to students the colleges wanted or thought they needed for particular reasons. In addition to the early grants to sons of ministers, sons of friends of the college, and sons of the faculty and the trustees, assistance began to be made available to exceptionally able students that the college judged sufficiently likely to add favorably to the institution's reputation in future years to warrant the granting of aid. By the early 1900s, some females also occasionally received such help, but they were the rare exceptions except in the women's colleges.

Financial assistance and even so-called "objective" systems for its distribution existed at both public and private institutions before World War II. But the amount of money available was small, and its distribution was most often based on "ability" rather than "demonstrated need." The GI Bill, which made further education possible for millions of veterans, became operative at the same time as the demand for higher education among middle- and lower-income groups increased significantly. Thus, pressures were created that led to the need for a more equitable distribution system for student aid dollars.

Methods that were employed to determine the amount of financial aid awarded to each student were rough and generally unsatisfactory. J. Edward Sanders (then Dean of Pomona College) surveyed practices at a number of institutions for the College Board in the early 1950s. He reported that scholarships were used almost exclusively to help students living close to the awarding college who required financial support. He found that in addition to "demonstrating need and personal thrift," recipients were often required to perform certain services so they might, in effect, earn their awards.

The survey included a report by Dean John Monro, on the "15 percent rule" then being used at Harvard. Dean Monro and a faculty committee would calculate 15 percent of the family's net income and subtract $100 for each other child attending a public school and $200 for each in private school or college. According to Monro, while this rule of thumb was fast and handy, it was not relevant to special family financial problems. Rarely did Harvard give consideration to the asset holdings of the family, the savings of the applicant, or the extent to which the applicant might be expected to make a contribution from his own earnings.

Before 1950, at many institutions, aid recipients were expected to demonstrate a "proper degree of austerity" in order to receive awards that were, typically, limited to tuition costs. Consideration was rarely given to the full array of expenses associated with going to college.

April 1953 symposium of the College Board

Concern about the policies and procedures for awarding scholarships had become sufficiently widespread among the members of the College Board by 1953 that a symposium on the topic was held at its spring Annual Meeting. Papers were presented by Sanders, Monro, and John Stalnaker (at that time Director of Studies for the Association of Medical Colleges). Those present, and subsequently the rest of the College Board membership, learned of the growing complexities of administering scholarship and award money.

The symposium papers focused on and criticized the use of scholarship awards as a competitive device for the recruitment of college students. The Sanders paper cited a change taking place in the philosophy underlying scholarship awards: while need continued to play a part in the selection process, he found evidence that scholarships were taking on increasing importance as a primary means for colleges to strengthen their student bodies through "diversification, embellishment, and enlargement." Ability, according to Sanders, was measured in terms of specific talents—for example, in music, in athletics, or in special intellectual accomplishments; in terms of popularity and charm that might attract others to the college from the same community; or in terms of distance from the college which would introduce regional differences in point-of-view. Sanders went on to deal with the adverse effects of this new approach: the allocation of scholarship resources without regard to whether the college could afford them; inflation of individual stipends; massive recruitment campaigns complete with color movies; and, of course, multiple applications.

Monro presented what was perhaps the most significant paper. He described what he termed "a reliable, careful system for measuring and comparing" the need of aid applicants which he and his colleagues had developed. Many of the concepts he described have since then become well established and are now taken for granted in current need analysis procedures.

He observed that in any treatment of a student's financial problems there were two basic considerations: the expenses involved and the student's resources. Harvard's budget (as described by Dean Monro) not only included the actual cost of tuition (then $800), required fees, and room and board charges; it also provided for $300 to help with books, personal expenses, and recreation. To this basic budget was added a modest travel expense allowance.

On the resource side of the ledger, the Harvard system distinguished between those of the student and those of his family. The aid applicant was expected to work in the summer and earn a specified amount toward his yearly costs. If he had sizable savings these were prorated over the number of years of college that lay ahead. Any outside awards were accepted at full face value and added directly to the student's other resources.

Clearly the most revolutionary aspect of the Harvard system was the manner of establishing how much the family could afford to contribute. Monro saw this as the real crux of financial need determination. He believed that fairness and reasonableness required complex calculations. He emphasized that very detailed information was required regarding the nature of the parents' employment status; dependents; income from all sources (including both the year past and the year ahead); itemized business expenses; federal income taxes; and extraordinary expenses. The extent of all assets, individually reported, and indebtedness were also included in the calculation. The final rates of expectation were very carefully developed in relation to the average offerings that the families of Harvard students were making at the time.

After adding separate contributions from income and assets, Monro explained that the "calculated contribution" was checked against the actual family offer. If a wide disparity between the two was found, a check for special circumstances was made by the Harvard staff and some sort of compromise was usually worked out.

Although Homer Babbidge, then at Yale, and several other educational leaders had helped to develop systems that were similar to the one used at Harvard, it is sufficient to conclude that Monro had presented to a number of interested institutional representatives a precise, logical approach to need assessment which could replace the various rules of thumb then being widely used throughout the country.

The beginnings of the CSS

At its fall meeting in 1953, the College Entrance Examination Board voted to spend $50,000 for a full-scale study of the scholarship situation in the United States. In February 1954, the College Board announced in the *Review* that a proposal to establish a central information service for scholarship applicants had been offered to interested colleges. The initial service proposed was a uniform financial transcript – the first step toward securing the detailed family financial information that Monro had termed so essential to the assessment of student financial need. By April 1954, William C. Fels, then Associate Director and Secretary of the College Board, was able to explain to Board members the details of the College Scholarship Service. It would begin to function in the 1954-55 academic year by distributing "forms in support of applications for financial aid."

The first CSS service concentrated on the design and distribution of financial forms. Processing activity included only central checking for omissions and errors before the original forms were duplicated and copies sent to designated colleges. It was suggested that later this service might be expanded to include the central computation of individual need, but initially this took place only on an experimental basis for a very small number of colleges.

A number of aspects of today's CSS operations were present from the very beginning: a functioning membership association that guides activities; the sharing of information among participating institutions; a single form for a student's use; research regarding the financing of postsecondary education by students and their families; and the training of financial aid administrators.

The CSS began to function in the autumn of 1954 with 97 College Board member institutions. Representatives were asked to serve on the College Scholarship Service Committee – a standing committee of the College Board – and charged with providing the staff with advice and consent on matters relating to operations. Over the years the original Committee became the College Scholarship Service Council – an elected body – of the College Scholarship Service Assembly – a constituent membership association within the College Board. The change has added to the original function of the Committee by providing direct representation from the professional financial aid administrator population and the member postsecondary institutions and secondary schools in developing and reviewing the operations of the College Scholarship Service.

As a condition of membership the postsecondary institutions agreed that they would require substantially all their entering freshman aid applicants to complete and submit to the College Scholarship Service the Parents' Confidential Statement. This agreement was essential to the solution of another problem that had been evident in 1953 – the multiplicity of forms which the student was required to complete in order to be considered for financial assistance at more than one college. Although the number of forms which the CSS has developed over the years in order to provide adequately for the special needs of different categories, institutions, and financial aid programs means that it is no longer possible for all member institutions to agree to the use of a single form for all students, the principle remains in effect. Under present CSS procedures, each student is required to complete only a single form to be considered for aid from a number of institutions.

The exchange of information between the College Scholarship Service and individual institutions was an integral part of the CSS in 1953 and remains so today. Then, as now, it was deemed essential that all institutions act on the basis of the same information. The central role of the CSS was to collect a single set of financial data from the student and his parents and distribute that information to all of the institutions at which the student was applying for financial aid. Each institution considering assistance for the student had a copy of the same information that every other institution had. If there were subsequent changes in the original information, that too was copied and distributed by the CSS to all institutions. When aid decisions were finally made, information about them was communicated – individually among institutions through the use of so-called Overlap Lists or Overlap Groups (supported by the CSS) and also by all member institutions to the CSS itself in the Annual Report of Tenders and Awards.

This sharing of information made possible other CSS work – research. Before 1954, information about family contributions and aid decisions was sketchy and usually limited to whatever a single institution had managed to accumulate about its own students. By the end of the CSS's first year, the original computation methods were refined as a result of an analysis of data secured from the parents' statements and the lists of institutional aid offers. Results included reductions in the expected contributions from family income and assets. The original data base of 19,500 statements has now expanded to more than 1.4 million – the largest base of data about students and families seeking aid for postsecondary education available in the United States. This data base is continually used by the CSS in reviewing and refining need analysis procedures, and is increasingly used by outside organizations seeking information about patterns of financing postsecondary education, student needs, and college costs. Since its beginnings in 1954, the

CSS has provided national leadership in research relating to student and parent financing of postsecondary education.

The initial CSS system provided a limited central computation system. In 1956-57, about 19,500 transcripts were calculated by hand centrally. The more complicated cases were turned over to "juries" of college admissions and financial aid administrators who went to Princeton to help with the central processing. This resulted in a trained cadre of need analysts who went back to their own areas and shared their knowledge with others. The training of financial aid administrators – central to the CSS from its inception – was undergirded by the publication of the *Manual for Financial Aid Officers* for the first time in 1954. And since that time, this publication has been periodically revised and updated.

Evolution of the CSS system and procedures

By November of 1957, the development of a national system had been largely accomplished. In addition to William C. Fels and Rexford Moon Jr., who had, about that time, assumed the directorship of the CSS, numerous college financial aid administrators including W. Bradford Craig of Princeton, Douglas Dickson of Pennsylvania, Frederick Frank of Washington and Jefferson, Robert Hage of Dartmouth, Jean Harvey of Purdue, Thomas Pitre of Massachusetts Institute of Technology, and Robert Huff of Stanford had assisted in the early stages of its development. John Monro continued to provide consultative help and John Morse of Rensselaer Polytechnic Institute, at that time chairman of the CSS Committee, made significant contributions.

Modifications in the system were largely of degree rather than concept. In general, they produced lower expected contributions from average or low-income families; reduced amounts expected from family assets; were more appropriate for needs of typical families; and gave special consideration to those in somewhat unusual circumstances, for example, having inadequate retirement provisions or owning businesses or farms. A working wife was allowed up to her first $1,000 in earnings to compensate for her special expenses; allowances were provided for relatives other than children who were also being supported; and nonrecurring heavy expenses were prorated over a period of three to ten years. The greatest degree of refinement occurred in handling the family's assets, with special protection given to nonliquid holdings and other allowances subtracted before determining the net amount.

Another major change in CSS procedures occurred in November 1959, when the CSS began to use electronic data processing equipment for its central computation services. Parents' Confidential Statements were sent to colleges in the 1959-60 academic year with a single estimated family contribution figure printed boldly in the lower left-hand corner of the form. By the 1960-61 academic year, the colleges were receiving a separate printout of the actual computation, step-by-step, on the Financial Need Analysis Report (FNAR). Another change occurred in the financial arrangements. Prior to 1959, colleges that wished to subscribe to the optional central computation service paid the costs themselves. Once central computation became a standard part of the procedures, the applicants and their parents were charged a fee to cover the cost.

The advent of the National Defense Student Loan Program in the fall of 1958 had two significant influences on the development of the CSS. It increased the numbers and types of institutions that needed central processing and analysis of financial need, and it enlarged the numbers and categories of students seeking financial aid. This combined change in institutional and student clientele caused what were then thought to be radical changes in the services. Before 1959 the CSS had concerned itself primarily with entering freshman aid candidates. But as the amounts of available money were expanded and eligibility was extended to include large numbers of upperclass and graduate student candidates who required annual review of family financial circumstances, the CSS initiated a *renewal* service that maintained cumulative records of prior family financial data and provided institutions with annual revisions of need analysis for renewal candidates.

A second major change that occurred was the extension of concern about need analysis to new groups of students. Before 1959 the typical aid candidate was an 18-year-old high school senior anticipating matriculation in a postsecondary institution soon after graduating. Except for an occasional orphan or ward-of-the-court, they were usually dependent on their parents for financial support. The sudden, vast expansion of aid resources available changed all that as older students, single ones who had lived separately from their parents for a number of years, and even married students began to apply for (and to receive) financial assistance based on need. The CSS introduced in 1961 the Married Student Supplement. Today this has evolved into a separate document – the Student's Financial Statement.

Also by 1961, the CSS was offering a series of supporting publications and services including supplemental forms for owners of farms and businesses, and a nationally distributed financial aid *Guide for Counselors*. Increased awareness of and concern for the need for economic logic and rationale in the determination of parental and student ability to contribute to the costs of a postsecondary education brought a number of economists into CSS activities. Their efforts, together with expansion of the general body of knowledge about the economics of family and student participation in the financing of postsecondary education, generated a new rationale for the CSS. In 1962 major alterations of procedures were introduced in the determination of the ability of parents to contribute from their income.

The new concept recognized that up to a certain level (with variations according to size) all of the family's income is required for basic maintenance. Above that so-called "modest but adequate" level of living, a family was determined to have income which could be spent at its discretion. One of the discretionary purchases, obviously, was postsecondary education.

The "modest but adequate" level was defined as the amount "required for a family to meet the total cost of a representative list of goods and services considered necessary to maintain a level of living according to standards prevailing in large cities of the United States in recent years." The statistics used were from the Department of Labor for 1962, establishing the "modest" level at $7,300 for three-child families, and a basic maintenance expectation of $800 for a nine-month period.

Studies conducted by the Bureau of Labor Statistics and the Wharton School of the University of Pennsylvania produced maintenance figures that were revised to reflect changing conditions in the years that followed.

Above the "modest but adequate" level of income, the 1962 rationale established expectations from the family's discretionary income at progressively higher increments. Use of an effective income concept (the amount remaining of the family earnings after all allowances) enabled the CSS to treat more equitably families with similar financial strengths and to expect similar contributions of support.

In 1963, major overhaul of the basis for the computation of the family's contribution from assets took place. All assets were treated as being of equal value; allowable debts were deducted from total assets to produce net worth; modest but adequate levels of retirement were established; and the remaining discretionary net worth was then converted to an income flow that was added to the family's effective income against which existing contribution rates were applied.

In 1969 a comprehensive review of the CSS need analysis system was conducted by a panel headed by Allan M. Cartter, then chancellor at New York University. The report of the 18-member group, *New Approaches to Student Financial Aid*, urged the CSS to continue to improve its need analysis system, to encourage colleges to revise their practices in harmony with the CSS principles, and to work for a national policy devoted to the goal of equal educational opportunity.

In the early 1970s, the CSS system and procedures continued to be refined. Changes were made in the types of unusual expenses allowed against income and in the ways that the allowances were calculated. The rationale of asset computation was revised to deal more effectively with retirement and indebtedness. The levels at which families were judged to have discretionary income and the rates of contribution expected from that discretionary income were adjusted as additional information about family spending habits and needs became available. Family contribution rates were adjusted annually to reflect changes in the cost of living. A negative contribution index was developed to recognize the special financial circumstances of the very needy family.

In 1974, on the initiative of the College Board, funding was secured from several national foundations for the work of a National Task Force on Student Aid Problems, chaired by Francis Keppel, former United States Commissioner of Education. The Task Force brought together representatives from many groups that are concerned with financial aid—financial aid administrators, educational associations, students, the federal government, state governments, and national need analysis services. One of the charges of the Task Force was to produce compatibility in the need analysis systems in wide use in the country. Working through a subcommittee of the Task Force and through its own governance mechanisms, the College Scholarship Service and the other national financial aid services agreed upon a "uniform methodology" which incorporated the best aspects of the different systems of need analysis into a coherent whole. Because of the adoption of a national standard (or uniform methodology) for need assessment, all students will be better served through more consistent, equitable treatment.

The Task Force made other important recommendation including the movement toward a common data collecti form to improve the administration of financial aid. The C lege Scholarship Service is committed to the objectives p forth by the Task Force and is working cooperatively wi others to implement them.

The CSS decision-making process

From its inception, the College Scholarship Service and i need analysis system and procedures have been wholly publi It represents a major voluntary association of secondary an postsecondary educational institutions, sponsors of financi aid programs, and other interested individuals and agencie It is controlled by the membership—not by the governmen The goal of the CSS has been, and continues to be, to wor toward a fair and reasonable definition of financial need—measured individually and aggregately—that will be widel understood and accepted. The CSS system and procedure undergo constant review, evaluation, and governance through

- its members and users, who continually provide evaluatio and criticism to CSS staff and committees about the ways i which the CSS affects their daily activities and the lives of thei students;
- the Committee on Need Assessment Procedures (CNAP), working committee that identifies issues, solicits research and provides recommendations to the governing bodies;
- the College Scholarship Service Council, an elected body which serves as the governing board with direct responsibility, through the organizational structure of the College Board for supervision of all CSS activities;
- the voting members of the College Scholarship Service Assembly, who meet annually both nationally and regionally t provide the final voice in activities of the CSS.

This process assures that the CSS remains what it was at it inception—a voluntary association of concerned institution and individuals acting to bring order, reason, and equity t the important matter of the assessment for financial suppor of students in postsecondary education.

Although the CSS functions to collect, analyze, and distribute objective data that are the basis for systematic need analysis, its activities are not the end of need analysis. The strengt of the CSS and the history of need analysis ultimately retur to where they began—the individual financial aid administrator who accepts the concern and responsibility for maintaining continual adaptability and hence effectiveness.

2. The theory of need analysis: Measuring parental ability to pay

The general assumptions

The primary purpose of financial aid programs is to permit attendance at postsecondary institutions by students who cannot afford the expenses themselves. In identifying those students who have financial need, institutions recognize the importance of a consistent method for measuring the ability of families to pay for education costs. In addition, federal and state programs developed to equalize educational opportunity require that a student's financial need be determined in a systematic way.

For over 20 years the CSS has been assisting postsecondary institutions, state and sponsored scholarship programs, and others through its need analysis services. The need analysis system of the CSS is designed to serve as a national standard of objective measurement of ability to pay for higher education. The CSS Council, the governing body of the CSS Assembly, is committed to ensuring that the CSS need analysis system provide a national yardstick for analyzing what a given family is able to contribute and that it does not become a rationing device contingent upon budget allocations and other external factors.

The CSS need analysis system is based on several assumptions, and its levels of expectation are related to current economic concepts and the best available evidence of parental ability to pay for postsecondary education.

The underlying assumption of the CSS need analysis system is that parents have an obligation to finance the education of their children to the extent that they are able. The family's income and assets combined are considered to produce a comprehensive index of family financial strength and its capacity to contribute toward postsecondary education costs. Another major assumption of the CSS need analysis system is that the size of the family and the extraordinary expenses that the family may have must be considered in order to measure the true ability of the family to contribute to educational costs. So, too, must such factors as the age of the parents, provisions for retirement, and the number of working parents be weighed -- factors that will alter a family's financial strength.

Another general assumption of the CSS need analysis system is that the student and his family must be accepted in their present financial condition. Any system that analyzes financial need must deal first with the objective facts of family financial circumstances. It cannot make distinctions between the frugal poor and the spendthrifty. It cannot distinguish between improvidence and financial hardship.

Families with similar incomes may have dissimilar assets for a variety of reasons. Previous illness, bankruptcy, or unemployment may have depleted the assets of a family. Through the use of the CSS need analysis an equitable and reasonable contribution from a family is obtained. If a family were expected to contribute an amount greater than its *present ability* dictated, the student would be penalized by being forced to find a way to assume the financial burden that could not be entirely met by either his parents or the institutional aid program.

An objective system of financial need analysis must treat all families equitably, recognizing the peculiarities of each family's situation to the greatest extent possible. It can recognize only expenses that are not a matter of family choice. A family with unusual medical or dental expenses, over which it has no control, must receive recognition of its difficulties. Other obligatory expenditures, such as the payments of taxes, basic support for family members, and losses due to theft, accident, or catastrophe, must also be considered as beyond the choice of the family. A lower contribution should be expected from a family that has such difficulties imposed upon it by external or uncontrollable circumstances.

On the other hand, a need analysis system should not make adjustments in its estimates of financial strength because of differences in family situations that result from family choice. For example, a family that owes a large debt on an automobile is treated identically with a family that owns a fully paid-for model. Even though the first family has a debt and is required to allocate more of its income to paying that debt, the purchase of the automobile generally reflects family choice, and this obligation is not considered in the estimate of its ability to pay for college.

Since accurate, objective data are the basis for systematic need analysis, the resulting contribution should be considered as a reliable recommendation. However, complexities in individual family financial circumstances and differences in attitudes toward education may require that aid administrators consider adjustments appropriate to specific cases. In doing this they should evaluate both the objective and subjective information available from all sources. *A system of need analysis must always be a guide for judgment, not a substitute.* A financial aid administrator has a professional responsibility to make equitable judgments about each family.

The concept of available income

The expected parental contribution toward educational expenses is derived after consideration of income, asset holdings, family size, a standard allowance for the cost of maintaining the household, and other allowances for necessary expenses.

The underlying assumption of the CSS is that a family's income is the primary source of support for education, but that adjustments should be allowed for certain expenditures which the family is obliged to make and which alter its financial strength. Once a minimum level of support is provided for obligatory and essential expenses, the family exercises its discretion over how its remaining available income is spent. Because the degree of latitude in discretionary and supplementary purchasing power grows as the level of available income increases, the CSS applies a progressive rate of expectation when measuring parental ability to contribute toward educational expenses.

The CSS uses the concept of "available income" in its procedures for calculating the parental contribution. Available income is defined as that income available to the family after allowances against the parents' total taxable and nontaxable income have been made for U.S. income and F.I.C.A. taxes, state and other taxes, medical and dental expenses, casualty and theft losses, an employment allowance (if appropriate), and general family expenses.

The practical application of CSS need analysis theory to the development of the concept of available income is elucidated in the following.

Taxable and nontaxable income

The income figure used by the CSS for its determination of expected parental contribution is current-year income – that is, income for the calendar year immediately prior to the academic year for which financial assistance is being requested by the student. Current-year income provides reliability because it permits verification of the data reported by the parents by comparing it with the U.S. income tax return, payroll receipts, and other payment vouchers.

Calculation of available income begins with an examination of the parents' income from all taxable sources. From this income the CSS deducts the "adjustments to income" allowed by the Internal Revenue Service (IRS). The resulting figure is the family's "adjusted gross income" (by IRS definition). The CSS also considers the family's income from all nontaxable sources, since such income may add significantly to the family's financial strength and, in some instances, may even be its mainstay.

Allowances against income

Against the family's total income, allowances are made for the following expenditures over which little or no discretion is exercised and which reduce the family's available income.

Allowance for taxes. An allowance is granted in the CSS system for U.S. income and social security (F.I.C.A.) taxes because these are mandatory and are universally applicable to United States residents. The payment of such taxes reduces funds available for other economic needs, such as expenditures for postsecondary education costs.

In addition to taking into account the allowance made for U.S. income and F.I.C.A. taxes, the CSS also considers other taxes families must pay – state and local income, property, sales, and excise. To avoid the problems inherent in attempting to collect precise tax information for individual families, for computation purposes the CSS uses a standard allowance for state and local taxes based on the family's reported total income. Total income, rather than taxable income, is used because consumption taxes are directly related to the total income available to the family.

These allowances have been derived using estimates of property, sales, and excise taxes contained in the Bureau of Labor Statistics (BLS) low-budget standard, adjusted for changes in the Consumer Price Index (CPI) and average family size, and information published by the Internal Revenue Service on state income taxes deducted at various income levels throughout the United States. The range of reported total income for computation purposes used as the allowance for state and local taxes is from 8 to 10 percent according to income level.

Allowances for unusual circumstances. Special allowances are also given for extraordinary expenses that reduce a family's usable income but are not a part of normal family life. The allowable expenses in this category include unusually high medical and dental expenses and casualty and theft losses, since these are unforeseen and not a result of exercising consumer choice.

In the development of the CSS need analysis system, emphasis was placed on simplicity, reliability of information, and horizontal and vertical equity. The provision for allowances for extraordinary expenses in the centralized processing system was delimited to prevent value judgments from being made by persons other than aid administrators. It is more properly the role of the aid administrator to consider individual family circumstances and ascertain the appropriateness of additional allowances for unusual family expenses or debts.

In an effort to enhance the accuracy of the information reported, the CSS uses those medical and dental expenses (excluding medical insurance) allowable as a deduction for U.S. income tax purposes and, therefore, deemed extraordinary – that is, those expenses exceeding 3 percent of the family's total income. Again, in order to maintain the reliability of information reported and to minimize confusion, the CSS uses those deductions for casualty and theft losses as defined and allowed for U.S. income tax purposes.

Allowance for employment expenses. In addition to the deductions mentioned previously, the CSS provides an employment allowance for those families in which both parents are working or in which there is a single parent and that parent is working. The allowance is made in recognition of the additional expenses incurred by two working parents for clothing, transportation, meals away from home, and, in some cases, child care that are not included in the BLS low-budget standard which assumes only one wage earner. In the case of a single parent, the allowance provides for the added expenditures in food, household operations, and, in some cases, child care that are not part of the equivalent BLS low-budget standard.

The minimum standard allowance. The CSS system provides for a standardized allowance called the minimum standard allowance (MSA). The MSA represents the cost of basic necessities for *all* family members receiving over one-half support from the family, excluding the applicant. The CSS system assumes that the student will not be part of the family unit for a period of 9 months; consequently, no provision for his expenses during this period is included in the MSA. Use of the MSA, therefore, exempts from contribution the amount of income necessary to provide for the most basic expenses of the remaining family unit. The CSS does not provide for a separate, direct allowance against income in the case of dependents in the family other than dependent children. Costs associated with these other dependent family members are provided for in the MSA.

The minimum standard allowances are based on the spring 1967 consumption cost estimates of the BLS for a family maintaining a low standard of living. Since a direct allowance is made for state and local taxes in the CSS system, all such taxes that were a part of the BLS low-budget standard have been subtracted. In addition, since the MSA represents the basic expenses required by the family unit remaining in the household, that portion of the standard representative of the applicant's basic living expenses for a 9-month period was also deducted. The remaining BLS low-budget consumption costs were adjusted for estimated changes in the CPI through December 1975, and for families of differing sizes by using the BLS equivalency scales. The derivation of the MSA for a two-parent, two-child family is illustrated on the next page.

Derivation of minimum standard allowance (MSA) for the uniform methodology for a two-parent, two-child family

BLS low-budget expenditures		
Consumption costs	$4,862	
Other costs	265	
		$5,127
Less estimated taxes		
Housing	$ 406	
Gasoline	54	
Sales	67	− 527
		$4,600
Less costs associated with student		
Clothing	$ 130	
Personal care	40	
Other consumption	55	
Food	390	
	$ 615	
Amount for 9 months (.75 × 615)		− 460
Adjusted BLS consumption costs, 1967		$4,140
CPI 1967 through 1975		× 1.708
MSA (rounded to nearest 10)		$7,070

The BLS equivalency scale used in the derivation of the MSA is based on an age distribution appropriate for parents and students in the undergraduate years. When used in measuring parental ability to contribute toward educational costs of postbaccalaureate study, the MSA is increased by 5 percent in recognition of the higher consumption budgets for families in the age group normally associated with postbaccalaureate students.

In summary, subtracted from the total family income (taxable and nontaxable) are federal income and social security taxes, an allowance for state and local taxes, certain allowable deductions, an employment allowance (if applicable), and an appropriate standard allowance based on family size. The remainder is considered to be "available income," or income available to the family to supplement the MSA and for a variety of other discretionary purposes. Education is considered by the CSS to be the most important discretionary purchase that a family with children of postsecondary age can make.

The concept of income supplement

Earlier it was noted that a basic assumption of the CSS need analysis system is that income and assets combined produce a comprehensive index of a family's financial strength and therefore its ability to contribute toward educational expenses. It is generally recognized that the possession of assets enhances the economic position of a family because the combination of income and assets gives greater total financial strength than income alone. Therefore, a family with a small income and large assets may have the same financial strength as another family with a higher income but few or no assets.

The CSS measures the financial strength resulting from various combinations of income and assets by determining the potential supplementary income that would be expected from a given value of assets. Since assets generally have been accumulated by deferring the purchase of goods and services from income in the past, they can be considered available to supplement the purchase of goods and services from income at the present and in the future.

Traditionally, families accumulate assets for three major purposes: discharging indebtedness, providing for retirement, and future spending. In determining the income supplement that can be expected from assets, the CSS excludes that portion of assets needed for retirement and for discharging indebtedness. The income supplement is derived from the remaining assets – the amount that could be set aside for spending and considered to be available for meeting educational expenses.

Although families may not actually convert their assets according to the CSS formula, the technique serves to treat equitably families that have about the same financial strength when income and assets are considered together.

Discretionary net worth

Discretionary net worth in the CSS system is the value of assets after allowing for retirement and indebtedness. It is from the discretionary net worth of the family that the additional financial strength generated by assets is measured. Discretionary net worth represents the portion of family net worth considered available for the family to use in supplementing its income at present and in the future.

Standard items considered as assets in the CSS system are residence equity, other real estate equity, other investments, cash assets, and adjusted business or farm net worth. In cases in which a farm or business is the principal source of family income, a portion of the assets of that farm or business should be protected to avoid endangering its income-producing ability. The CSS recognizes this by allocating only a portion of net worth of a farm or business toward educational costs.

The CSS system takes into consideration the family's indebtedness for past nondiscretionary expenditures. However, it does not consider the value of consumer goods as assets, nor does it acknowledge outstanding loans or debts incurred in connection with purchases of such durable consumer goods as automobiles, household furnishings, and appliances.

It is recognized that family assets are not totally available for the payment of postsecondary educational costs; rather, they have been accumulated for a variety of purposes including emergencies, future purchases, and eventual retirement. In order to provide an allowance that accommodates different family situations but is not subject to arbitrary or pragmatic decisions regarding the size of the allowance to be made, the CSS follows procedures first adopted in 1965.

The basis for the allowance against net assets is the additional income required to provide the difference between a *moderate* income level for a *retired* couple or individual (based on the 1967 BLS standard, updated for changes in the CPI) and the current average social security benefits for a similar family. The CSS system provides as a "retirement reserve allowance" the amount that would be charged by a commercial insurance company for a policy paying an annual annuity (beginning at age 65) equal to this difference. The cost of such an annuity policy would, of course, vary according to the age of the primary working parent.

Income supplement

After provision against net worth has been made for an appropriate retirement reserve allowance, the family's remaining assets are considered discretionary. From this additional financial strength a "supplement" to income is determined. The purpose of the income supplement is to take account of the contribution that discretionary net worth makes to a family's ability to pay for additional goods and services out of current income.

Twelve percent of discretionary net worth is assumed by the CSS to be converted to an annual supplementary income flow. However, in order to provide equity in cases where discretionary net worth is negative and available income is less than $4,000 (an income level approximating the *moderate* budget level), the CSS system provides an allowance *against income* of 6 percent of the discretionary net worth. Families with assets need to be "protected" to the extent of their retirement needs; conversely, families of modest means without such assets should also have a portion of their income protected for future retirement needs. The rate of 6 percent was chosen as an approximation of the annual rate of saving that would be required to achieve necessary additional assets to provide for retirement, given the average age of parents seeking financial assistance for their children. Where available income is greater than $4,000, families are considered to have sufficient discretionary income to provide for such future needs and no allowance is made.

Expected parental contribution from adjusted available income

The final portion of the CSS rationale for determining the amount parents can reasonably be expected to contribute concerns the "adjusted available income" of the family. Adjusted available income is the available income plus the income supplement from discretionary net worth.* Adjusted available income reflects the economic strength of the family resulting from a combination of its income and assets. Contribution toward educational expenses is derived from this amount.

Under the CSS system the minimum standard allowance, when taken with standard tax allowances, serves as the point at which a zero parental contribution from income results. Income above that level is considered to be income available for providing basic support of the applicant and for supplementary and discretionary purposes.

The question remains, however, as to what portion of available income should be expected to be put toward total postsecondary educational expenses? Economists have demonstrated that as the amount of money available to the family for discretionary purposes increases, the ratio of basic consumer expenditures to total income decreases. Thus, as income increases, a larger percentage of income may be contributed with less effect on the support of the family. The CSS, therefore, uses a progressive taxation rate schedule for estimating the ability of the family to contribute toward educational costs from adjusted available income.

Negative parental contribution

Where incomes fall below the minimum standard allowance level, expectations of parental contribution decrease from $0 to minus $700. The provision of a "negative" parental contribution is in recognition that, at income levels below the MSA level, families can afford no contribution toward the costs of attending postsecondary institutions. The use of a negative contribution emphasizes the different budget needs of students at varying income levels and provides a greater differentiation for families below the lower-budget level than is indicated by a fixed zero parents' contribution.

A negative contribution figure can be used by institutions in two ways. Ideally, financial aid administrators should recognize the special budget needs of students from families of low socioeconomic standing. In these cases, financial aid awards that meet full need should be made. This kind of award would recognize not only direct educational costs but also indirect costs to these families. If a financial aid administrator cannot make an award that recognizes indirect costs because of limited resources, the negative contribution figure can serve as a ranking device for setting priorities on existing funds. In such cases, students from low-income families would have a greater indicated need for financial assistance, and should therefore receive priority in the allocation of funds.

Treatment of families with more than one member attending postsecondary institutions

Basic to any system for measuring parental ability to pay for postsecondary education is the special provision that should be made for families with more than one member attending at the same time.

The CSS assumes that such a family should contribute a greater amount from a given level of resources than a family with only one member in attendance. This methodology is set forth in the following table.

Determination of parental contribution when more than one family member is attending a postsecondary institution

Number of postsecondary students in attendance	*Parental contribution per student as a percent of standard contribution*	*Parental contribution for all students as a percent of standard contribution*
1	100%	100%
2	70	140
3	60	180
4 or more	50	200+

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* A portion (or even all) of any social security educational benefits received by the student may be designated as a general family resource to supplement a low available income and income supplement. In such instances, the parents' share of the student's social security benefits is also included in the adjusted available income. A further explanation of this is provided in the next chapter under the heading, "Student's social security benefits."

The problem faced in determining parental contributions for students concurrently enrolled in postsecondary education is one of balancing fairness of obligation for multiple-student families with parity of obligation among all families. Indeed, the Panel on Student Financial Need Analysis, convened in 1970 by the College Scholarship Service and chaired by Allan M. Cartter, noted in its final report that it is necessary "to provide some reduction in the [parental] contribution when a second or third child is simultaneously in college, without producing . . . excessive favoritism . . . shown to parents of children whose college years overlap." The concept of equity here must accommodate a benefit element—families whose members absorb more of the output of postsecondary education may, with fairness, be expected to assume a greater obligation from their given level of resources.

3. The theory of need analysis: Measuring student resources

The CSS need analysis system has from its inception incorporated the basic principle that a student has an obligation to assume responsibility for the cost of education, since the student is the prime beneficiary of it. This obligation is reflected through a systematic expectation of contributions from a student's (and spouse's, if applicable) income, assets, and other resources such as social security, veterans', or war orphans' benefits.

Dependency status

Fundamental to the measurement of student resources is a determination either that the student is responsible for providing for his own subsistence and other expenses or that both the student and his parents share this responsibility. Most financial aid administrators use the definition of the United States Office of Education (USOE) in making the differentiation. According to the USOE criteria, a "self-supporting" or "independent" student is one who:

1. Has not and will not be listed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and
2. Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and
3. Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

The word "parent(s)" refers to the student's mother or father or any other person (except spouse) who provides or did provide the student with more than one-half his or her support. A student whose parents are both deceased is automatically considered self-supporting even though the tax exemption, financial support, or residence criteria may not have been met.

A dependent student is one who does not meet the criteria for classification as a self-supporting student.

The CSS need analysis system employs the USOE definition to distinguish between dependent and self-supporting students when calculating student resources.

In view of the limited amount of financial aid funds available at most institutions, the financial aid administrator may well decide that parents with adequate financial strength may still be expected to share the educational expenses of self-supporting students even though the USOE criteria are met.

Self-supporting students' resources

Available income

In its procedures for measuring resources available to the self-supporting student the CSS utilizes the concept of "available income." Available income is here defined as that income available to the student for meeting living and educational costs after allowances have been made against total taxable income for U.S. income and F.I.C.A. taxes, state income tax, and an employment allowance (if appropriate).

An allowance is made for U.S. income and F.I.C.A. taxes because these taxes are mandatory and vary depending on the amount of income earned and/or the number of employed persons within the family unit. For an estimate of the U.S. tax payment, a standard income tax is computed, assuming the appropriate standard deduction and number of exemptions in the family unit. The social security taxes are figured by multiplying the applicant's and spouse's (if appropriate) income from wages, salaries, and tips by the current F.I.C.A. tax rate.

In addition to the allowance for U.S. taxes, an allowance is made for state income tax for students who reside in a state that assesses such taxes by using that state's tax computation schedule and assuming standard deductions.

An employment allowance is made in the CSS system for a student whose spouse is employed. This allowance is meant to adjust the income for additional expenses incurred by families that do not have the advantage of a nonemployed spouse.

After these allowances are made, the remaining taxable income is added to the student's other nontaxable income, resources, and benefits. The total is the income available to meet the student's living and educational expenses.

Student's assets

Since assets contribute to the financial strength of the student, it is important to include them in assessing the student's obligation toward postsecondary educational expenses. The CSS assumes that students have decided that education is the most important expenditure of resources they can make. Therefore, it is reasonable to expect that a significant portion of the student's assets will be available to meet educational costs.

The CSS expects single students to commit a significant portion of their assets to help meet educational and basic living expenses. Therefore, the CSS provides no allowances against such students' assets and converts assets at rates generally consistent with those applied to parents of dependent students. Certain safeguards have been built into the rationale to assure that expected contributions from assets do not exceed a reasonable limit.

For students who are older or who have assumed family responsibilities, it is important to protect a portion of their assets. The CSS expects a decreasing amount from the student's net assets as the student's age and family responsibilities increase. In addition, an emergency allowance is made in the CSS system for each dependent member of the student's own family other than the student himself.

Income supplement. The calculation of the student's income supplement follows essentially the same procedures as those for the parents of dependent students up to the point of determining net worth.

The SFS document allows a detailed explanation of the nature of a student's assets. Included for consideration are equity values of the home or other real estate; net value of investments, cash, and bank accounts; and the adjusted net worth of business or farm. "Other debts outstanding" and an "emergency allowance" (if appropriate) are allowed against the assets' value before the contribution rate is applied. Unlike the parents' asset treatment, there is no computation of a *negative* income supplement for allowance against the student's available income. This differentiation is made because the basis of a negative income supplement for the self-supporting student would be potential emergency expenses; whereas, for parents it is inadquate provision for retirement.

Total student's resources

The student's available income and income supplement are added to produce the "student's resources." "Student's resources" is used in estimating financial need by comparing it with the appropriate student expense budget.

Dependent student's resources

Summer savings

Because the dependent student normally derives at least minimal support from his parents, it is assumed that the student's income is reserved for educational purposes. For the need analysis system to ensure recognition of the student's self-help obligation, the CSS imputes an amount for summer savings. To accommodate factors that vary from place to place, however, the CSS gives institutions and agencies the option of submitting their own specifications for the treatment of summer savings expectations.

The CSS standard summer savings expectations serve primarily as a *guideline* to what the student's responsibility toward his own education should be. Because of their knowledge of local conditions, financial aid administrators are best able to judge the reasonableness of these expectations. Opportunities for employment and hourly earnings may vary considerably among geographic regions and even by size of city. In addition, it may be impossible for a student to obtain summer employment because of illness, academic scheduling, or other factors. Also, in those instances in which the analysis of the parents' resources indicates that they are unable to contribute toward postsecondary expenses, it may be that the student must devote at least a portion of his income to the general support of the family. The financial aid administrator should be prepared in such cases to assist the student in meeting the self-help obligation through loans or employment during the academic year.

Student's assets

The treatment of student's assets for the dependent student is parallel to that for the self-supporting student; however, for most dependent students the determination of a student's "income supplement" would be a formality. The PCS need analysis system, therefore, abbreviates the process by considering all assets at once and moving immediately to a calculation of the contribution from student assets.

Student's social security benefits

In the CSS system, social security benefits that continue to be paid in behalf of a student who is enrolled in a postsecondary educational institution are treated as part of family income or as a student resource depending on the level of the family's adjusted available income.

It should be noted that from the viewpoint of the Social Security Administration, the student benefit is not a form of student aid. While the term "student benefit" derives from one of the four conditions for entitlement (full-time school attendance) it does not describe the intent of the program or the reason for which the benefit is paid. That intent and reason are found in the basic condition for entitlement—the student is a dependent child of a worker whose earnings are lost due to death, disability, or retirement. Lost earnings are replaced by benefits paid to the worker's spouse and dependent members of his family. The student child is deemed dependent since full-time school attendance is assumed to preclude self-support through employment.

The CSS system recognizes that family expenses covered by social security benefits prior to the student's postsecondary attendance continue while the student is pursuing advanced educational opportunities. Where family income is quite low, all social security benefits are considered part of family income in determining the expected parental contribution toward postsecondary educational costs. However, when family income is above the equivalent moderate standard of living, it is assumed that sufficient income is available from resources other than the student's share of social security payments to meet the continuing expenses of the family and that all of the student's share of social security payments is available for his educational expenses.

Between these two situations the CSS makes a prorated allocation of the social security benefits attributable to the continued dependency of the student, designating one portion as family income and the remainder as a direct student resource.

Veterans', war orphans', and other benefits

Benefits provided through federal and state programs dealing with veterans and their dependents (educational benefits for veterans, war orphans' benefits, etc.) are considered to be available for educational expenses at a 100 percent rate. These are specifically student benefits and are made available to help meet postsecondary education costs.

Also, if the student receives payments from Vocational Rehabilitation, Manpower Development, or similar assistance programs, the full value of such payments are deemed available as a student resource.

Total family contribution

To determine the total family contribution for a dependent student, the CSS adds together the parental contribution and the contribution from the student's summer savings, assets, and benefits. The "total family contribution for student" (or "student's total resources" for dependent students filing the SFS) is used in estimating financial need by comparing it with the appropriate student expense budget.

4. Computation procedures for the Parents' Confidential Statement

This chapter describes how the College Scholarship Service computes the expected family contribution for dependent students in accordance with the need analysis theory set forth in Chapter 2. Computations described refer to the Parents' Confidential Statement (PCS) and to data reported on the Financial Need Analysis Report (FNAR). Financial aid administrators who use the Student's Financial Statement (SFS) to figure the expected parental contribution should follow similar steps.

The CSS, with advice from its Committee on Need Assessment Procedures and the guidance of the CSS Council, has developed standard procedures for centrally analyzing the information reported on the PCS. It is important that financial aid administrators have a basic understanding of these procedures because it is their responsibility to accept the need analysis or determine whether adjustments might appropriately be made at the institutional or agency level.

Computation of parents' contribution

The first series of computation steps relates to determining the parents' available income.

Available income

Total income

Taxable and nontaxable income. The initial component of total income is determined by adding all reported taxable income for both father and mother, including dividends and interest earned and other income (such as business profits, farm earnings, taxable portions of capital gains, alimony, royalties, and rental property income) for the calendar year. For most families this sum also represents adjusted gross income as reported in their U.S. income tax return for the given year. However, for some families certain adjustments to taxable income are allowed. These include such items as sick pay exclusions, unreimbursed, and employee business expenses, which are defined by the Internal Revenue Service as "adjustments to income." When the entry for PCS Item 9 exceeds $500, the CSS reviews the itemization of "adjustments to income" provided by the parents in Item 33 to determine if all are allowable.

Allowable adjustments to income (PCS Item 9):

Employee travel, transportation, and living expenses if unreimbursed. Also, entertainment and gift expenses for "outside salesmen" if unreimbursed
Forfeited interest from certificates of deposit
Moving expenses if job-related
Retirement plan payments if self-employed or Individual Retirement Account (IRA) payments
Sick pay exclusions
Educational expenses (parents' job-related) – travel only
Home office expenses (outside salesmen only)

Nonallowable adjustments to income (PCS Item 9):

Alimony; child support
Casualty and theft losses
Contributions
Dependents
Educational expenses (other than travel for parents' job-related education)
Home office expenses (other than outside salesmen's expenses)
Medical expenses, nursing home, etc.
Mortgage payments
Rental real estate expenses, depreciation, amortization, and depletion
State, local, F.I.C.A. taxes
Union dues
Uniform and work clothes costs

Adjustments to income are not readily apparent on the FNAR because the CSS subtracts from taxable income the appropriate amount for "adjustments to income" and only the sum of remaining taxable and nontaxable income is printed. The financial aid administrator can determine that this sum has been adjusted by reviewing the specific income items of the PCS.

Total income for computation purposes also includes nontaxable income available generally to the family. The sum of nontaxable income is derived from the family's social security benefits, Veterans Administration benefits received by the family for living expenses, and welfare and other nontaxable income. The Social Security Administration considers aid received by the student as a family resource, even though the benefits would not be available if the individual were not a student. Thus, all social security benefits received by the family are included in the nontaxable income total.

However, the CSS considers social security educational benefits received by the student to be available from family resources for direct educational use in varying degrees when the family's income and asset level is above a minimum standard of living.

On the other hand, the Veterans Administration has determined that benefits received by the student through that agency are a resource directly available to the student for educational expenses. Therefore, all VA benefits (GI Bill or war orphans'

Figure 1. FNAR line 2

COMPUTATION OF PARENTS' AVAILABLE INCOME												
YEAR	TAXABLE AND NON-TAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
1	12425	0	12425	571	0	980	730	994	1400	8350	13025	-600

assistance) derived by family members because of their status as students are excluded from the total of taxable and nontaxable income.

The elements making up taxable and nontaxable income are then added together for the first dollar entry in the FNAR, "taxable and nontaxable income."

Social security adjustment. Because the student's social security educational benefits are treated differentially in the CSS need analysis system, it is necessary to subtract these benefits in order to arrive at the "total income" for further computation purposes. The amount subtracted is designated "social security adjustment" on the FNAR. This figure is the product of the entries for PCS Item 25A, number of months (not to exceed 9) times the monthly benefit. The 9-month maximum is used since the need analysis proceeds on the assumption of a 9 months' attendance period for the student. (The treatment of social security benefits will be dealt with later.)

Allowances

The next step involves subtracting from the family's total income an amount that reflects several categories of allowable expenses arising from circumstances affecting the family purchasing power, as well as U.S. income and social security taxes paid and an allowance for state and other taxes. In addition, an allowance is made to accommodate the basic cost of maintaining the family household. This figure, however, does not include the student's basic living expenses while attending a postsecondary institution.

Medical/dental expenses. An allowance is made for uninsured medical and dental expenses that are permitted as itemized deductions for U.S. income tax purposes and that exceed 3 percent of the family's "total income." An allowance may be made for medical and dental expenses incurred even if the parents did not file a tax return or did not itemize deductions. Medical and dental insurance costs and reimbursed expenses are excluded.

If the amount claimed by the family on the PCS for medical and dental expenses will reduce the parents' contribution for the student by $100 or more, the financial aid administrator is alerted by "unusual condition E" on the FNAR. This suggests that the financial aid administrator should review the medical and dental expenses to see if they are allowable. The CSS accepts the parents' reported medical expenses because studies done by the CSS show that most expenses listed for this item are allowable.

Casualty or theft loss(es). The entry for this item is identical to the allowance made for casualty and theft losses in the U.S. income tax return, Form 1040, Schedule A. That is, in *each* instance of an uninsured theft or casualty loss, the amount of the loss, less $100, is allowed as an itemized deduction. Parents who did not file a U.S. income tax return or who did not itemize their deductions may claim a casualty or theft allowance for each occurrence of uninsured loss in excess of $100. Examples of casualty losses include property lost or damaged by fire, flood, storm, or accident.

United States income tax. United States income tax constitutes a major allowance against total income for most families. If the amount reported in the PCS exceeds the calculated U.S. income tax by 10 percent or if the family fails to provide the amount of U.S. income tax paid, the CSS system enters on the FNAR the calculated U.S. income tax. Unusual condition codes C and A alert the financial aid administrator to each of these circumstances respectively. Should the parents' reported tax be less than 80 percent of the calculated tax, the parents' entry is used in the FNAR but the financial aid administrator is informed of this by use of unusual condition B.

The CSS distinguishes between taxable and nontaxable income and figures calculated tax on taxable income only. This method of determining the calculated tax can be approximated by the financial aid administrator by using Table A (see Appendix). The CSS system uses the tax rates provided in Table B of the Appendix to produce the calculated tax figure referred to above.

F.I.C.A. *tax.* For parents reporting taxable income, F.I.C.A. is computed at 5.85 percent of earnings up to a maximum of $824 for *each* working parent. This figure is calculated assuming one wage earner unless there is an entry for each parent in PCS Item 7A. In either a one- or two-parent family, if all the mother's income is from a business or farm and is reported in PCS Item 7D, the CSS transfers the amount to Item 7A, "mother." Otherwise, the father's income is considered to be any amount reported in Items 7A, "father," and 7D. These items are reviewed by the CSS in all business or farm cases to determine if both parents are working in two-parent families, or in one-parent families if the reporting parent is working.

State and other taxes. The CSS makes a standard allowance for state and local taxes (income, sales, real estate, property, etc.) that varies according to the family's "total income." The percentages of such allowances are given below.

Table 1. Allowance for state and other taxes

Total income	*Allowance for state and other taxes*
$ 0–$5,999	10%
6,000– 9,999	9
10,000 or more	8

Employment allowance. The CSS makes an allowance for two-parent families in which both parents have employment incomes and for one-parent families in which the parent is employed. In two-parent families, the allowance is equal to 50 percent of the employment earnings of the parent whose income is smaller, to a maximum of $1,500. In one-parent families, the same allowance is applied to the one income.

Minimum standard allowance. The minimum standard allowance (MSA) is made to provide for the basic expenses of maintaining all household members (excluding the student for the 9 months on which the need analysis is based) at the Bureau of Labor Statistics' low standard of living. It will be noted that the MSA is calculated on the basis of all members of the family who receive one-half or more of their support from the household. In addition to the student and his siblings, this includes other relatives who may be dependent on the student's parents. The schedule of allowances is given in Table 2. The MSA for students in postbaccalaureate enrollment is 105 percent of the allowance for undergraduate students because average expenses for families with older heads of household are comparatively greater.

Table 2. Minimum standard allowance (MSA)

Family members (including student)	*Undergraduate student*	*Graduate student*
2.	$ 4,600	$ 4,830
3.	5,650	5,930
4.	7,070	7,420
5.	8,350	8,760
6.	9,400	9,870
7.	9,980	10,470
8.	10,540	11,060
9.	11,100	11,650
10	11,670	12,250
11	12,230	12,840
12 or more	12,800	13,440

Total allowances. The FNAR entry here reflects the sum of allowances made for taxes and the income-affecting circumstances noted above. The financial aid administrator must determine whether to accept or alter the CSS central treatment of allowances. It may be that an explanation provided by the parents on the PCS is adequate, or other information may exist that would have a bearing on the family's circumstances. In such cases, the financial aid administrator should adjust the PCS entry appropriately and recalculate the FNAR.

Other potential allowances. The PCS collects data on "other unusual expenses" that the financial aid administrator may wish to examine regarding the potential admissibility of other allowances than those already designated in the FNAR. These might include the following.

Potentially allowable "other unusual expenses" (PCS Item 17):

Alimony payments
Cemetery lots (at time of need)
Child support
Funeral expenses
Legal fees
Schooling expenses for children (K-12)
Sewer, street, and water assessment (installations only)
Termite control, including damage repair

Nonallowable "other unusual expenses" and "other debts outstanding" (PCS Items 17 and 23):

Accident costs
Appliances (purchase or repair)
Business debts for current business
Car payments or repairs
Charge accounts
Charity or church contributions
Child care
Commuting to work
General living expenses
Housekeeping expense for working parent
Insurance premiums
Living away from home
Mortgage payments
Personal tax payments
Retirement payments (social security, company or personal plan)
Routine home repairs
Schooling expense for children (nonallowable as "other debts outstanding" only)
Travel expenses
Unexplained items
Unpaid taxes
Vacation expense
Wedding, confirmation, and bar mitzvah

Available income

Total allowances are then subtracted from total income to derive the parents' available income.

Income supplement

Total assets

Home equity. The home equity entered on the FNAR represents the difference between the "estimate of present market value" and the "unpaid mortgage principal or debts" for the family's residence reported in the PCS. In cases where the unpaid mortgage exceeds the market value the CSS will seek further information from the family.

Other real estate equity. The CSS determines the value of other real estate in the same manner that it determines home equity. However, in cases where the family reports other real estate with an equity of $20,000 or more, and the entry for PCS Item 9D, "taxable income other than wages, dividends, and interest," does not reflect income from this real estate, the CSS requests from the family further information or explanation.

Investments (stocks, bonds, and other securities). Net value of investments such as stocks and bonds are entered on the FNAR as reported on the PCS. When the market value of investments exceeds $20,000, the CSS reviews the parents' income, using PCS Item 7B, "dividends," as the checking point. If no dividend income is reported, an inquiry is made of the parents.

Cash, savings, and bank accounts. Cash, savings, and bank

Figure 2. FNAR line 3

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS												
YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	RETIREMENT RESERVE ALLOWANCE	DISCRETIONARY NET WORTH	CONV %	INCOME SUPPLEMENT
1	15840	0	0	900	0	16740	105	16635	11700	4935	12	592

accounts are entered on the FNAR as reported on the PCS. If these holdings exceed $20,000, the CSS checks to see if interest income is listed in Item 7C. If the entry in 7C is zero, additional information is requested of the parents by the CSS.

Occasionally families report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. While the CSS cannot recognize such individual circumstances in its central procedures, aid administrators may wish to exercise their judgment in such situations.

Adjusted business or farm net worth. The net worth of a business or farm (before adjustment) is derived from Supplement A or B by first subtracting the total indebtedness of the business or farm from its total value. The result is then multiplied by the percentage of ownership to produce the parents' business or farm net worth. Once this figure is determined, an adjustment is made according to the following schedule which results in the FNAR entry, "adjusted business or farm net worth."

Table 3. Adjustment of business or farm net worth

Net worth of business or farm	*Adjusted net worth of business or farm*
Less than $1	$0
$ 1–$ 20,000	40% of net worth
$ 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 100% of excess over $100,000

A negative number is never entered here, nor is excess indebtedness from a currently operating business or farm ever placed in the "other debts outstanding" section of the FNAR.

The parents' various assets are added together to determine "total assets."

Net worth

Other debts outstanding. Against total assets the CSS makes an allowance for debt outstanding. Not included in this figure is any amount for home or other real estate mortgages, indebtedness because of investments or a currently operating business or farm, or consumer indebtedness. The CSS reviews the parents' entry for this item when the total exceeds $4,500 or the amount exceeds the value of the parents' assets. If there is no explanation, the amount is reduced to zero. Debts are also checked to see if they are allowable, and, if not, are reduced accordingly.

Allowable other debts outstanding (PCS Item 23):

Alimony – past due
Child support – past due
Educational indebtedness of parents – past
Encumbrances (second mortgage, lien, personal loan for down payment) against home or other real estate *if* not included in PCS Items 18 and 19
Funeral expenses including cemetery lots – past
Legal fees – past
Living expense if prolonged illness, unemployment, or business failure have depleted assets and forced indebtedness
Margin account or personal loan to purchase investments *if* not listed in PCS Item 20 (not to exceed equity for PCS Item 20)
Medical and dental expense – past
Moving expense if job-related, unreimbursed – past
Past business debts only if business dissolved and parents are personally responsible for repayment
Personal loan to purchase business listed at PCS Item 22 – allow original amount
Sewer, street and water assessments, installation only – past
Termite control including damage repair – past
Uninsured natural disaster (flood, fire, storm, etc.) – past
Unusual medical expenses – past (orthodontic, psychiatric, special schooling for physically or mentally handicapped children, special nursing, nursing home care)

For nonallowable other debts outstanding, see "nonallowable other unusual expenses and other debts outstanding" above.

The financial aid administrator may wish to review the parents' explanation of other debts when examination of the PCS and FNAR reveals that the entry was not centrally reviewed by the CSS.

Net worth. After other debts outstanding have been subtracted from the family's total assets, the remainder represents the family's net worth and is shown on the FNAR. There is a zero "net worth" entry in cases where the other debts outstanding equal or exceed total assets.

Income supplement

The financial aid administrator may determine the income supplement, given the family's net worth and the primary working parent's age, by using Appendix Table D, or following the procedure described below.

The income supplement is calculated by subtracting an appropriate "retirement reserve allowance" (see Table 4) from net worth to produce "discretionary net worth." A conversion percentage is then used to prorate discretionary net worth over the estimated remaining life years of the primary working parent.

If the family has assets remaining after provision of the retirement allowance, 12 percent of the discretionary net worth is considered available as income supplement. If the family assets are not sufficient to provide for the retirement allowance but the family's available income is $4,000 or more, it is presumed that the parents are able to make provision for retirement reserves out of their current income. In these cases a conversion percentage of zero is used, producing a neutral (zero) income supplement. However, if the parents' assets are insufficient for retirement needs *and* the family's available income is $3,999 or less, this fact is recognized through the use of a coefficient of 6 percent which produces a negative income supplement. These conversion percentages are given in Table 5.

Figure 3. FNAR line 4

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	PARENTS' SHARE OF STUDENTS SOC SEC BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS					TOTAL FAMILY CONTRIBUTION FOR STUDENT
								SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G I BILL	OTHER	
1	0	-8	-1	100	-122	131	-1	500	140	0	0	0	639
	ALTERNATE COMPUTATION						0	500	140	0	0	0	640

Table 4. Retirement reserve allowance

Age of primary working parent	*Two-parent family*	*One-parent family*
40 or less	$ 8,600	$10,700
41	8,900	11,000
42	9,200	11,400
43	9,400	11,700
44	9,700	12,000
45	10,000	12,400
46	10,300	12,700
47	10,600	13,100
48	10,900	13,500
49	11,300	13,900
50	11,700	14,300
51	12,000	14,800
52	12,500	15,300
53	12,900	15,800
54	13,400	16,300
55	13,900	16,900
56	14,400	17,500
57	15,000	18,100
58	15,600	18,800
59	16,300	19,500
60	17,000	20,300
61	17,800	21,100
62	18,600	22,000
63	19,600	23,000
64	20,600	24,000
65 or more	21,600	25,200

Table 5. Conversion percentage of discretionary net worth

Discretionary net worth	*Available income*	*Conversion percentage*
$ 0 or greater	any amount	12%
Less than $0	$4,000 or greater	0
Less than $0	$3,999 or less	6

Total family contribution for student

Parents' share of student's social security benefits

In producing the entry for "total income," above, it was noted that the family's social security benefits are subtracted from taxable and nontaxable income to be treated later. It is at this point in the need analysis that a calculation is made of the parents' share of student's social security benefits. This determination is based on the final results of the two previous lines of the FNAR—the parents' available income and income supplement. If the sum of these items is less than $4,000, a portion of the social security benefits received in behalf of the student is designated for general family support. The parents' share is determined by multiplying the appropriate percentage found in Table 6 by the student's social security benefits for the attendance period. The latter amount was determined earlier and designated "social security adjustment."

Table 6. Allocation of student's social security educational benefits

Available income plus income supplement	*Percentage of student's social security educational benefits allocated as:* *Parents' share*	*Student's share*
Less than $400	100%	0%
400– 799	90	10
800–1,199	80	20
1,200–1,599	70	30
1,600–1,999	60	40
2,000–2,399	50	50
2,400–2,799	40	60
2,800–3,199	30	70
3,200–3,599	20	80
3,600–3,999	10	90
4,000 or more	0	100

Adjusted available income

The adjusted available income is the sum of available income, income supplement, and the parents' share of student's social security benefits. It should be noted that in some instances the adjusted available income may be negative.

Parents' contribution for student

The next step in the computational procedure is to determine the "total parents' contribution" from Table E, using the adjusted available income and the number of family members.

The contribution from adjusted available income presented in Appendix Table E is figured in accordance with the following schedule.

Table 7. Total parents' contribution from adjusted available income

Adjusted available income (AAI)	*Total parents' contribution*
$ −3,182 or less	$ −700
$ −3,181 to $4,000	22%
$ 4,001 to $5,000	$ 880 plus 25% of AAI over $4,000
$ 5,001 to $6,000	$1,130 plus 29% of AAI over $5,000
$ 6,001 to $7,000	$1,420 plus 34% of AAI over $6,000
$ 7,001 to $8,000	$1,760 plus 40% of AAI over $7,000
$ 8,001 or more	$2,160 plus 47% of AAI over $8,000

The amount designated as "total parents' contribution" is the measure of the parents' ability to contribute to postsecondary educational expenses for one family member *only*. If more than one member of the household is attending a postsecondary institution at least half-time an adjustment is made to accommodate this added financial obligation. The "total parents' contribution" figure is multiplied by the appropriate percentage found in Table 8 to produce the parents' contribution for the individual student. This figure is then reported on the FNAR.

Table 8. Adjustment for family members in college

Family members in college	*Total parents' contribution*	
	Positive or zero	*Negative*
1	100%	100%
2	70	130
3	60	140
4 or more	50	150

The parents' contribution for student is divided by the CSS in central processing to show on the FNAR the respective portions of the contribution attributable to parents' income and to their assets. To obtain the "parents' contribution from income," the parents' "available income" and "parents' share of student's social security benefits" are added and used with Tables 7 and 8 to arrive at the FNAR entry. "Parents' contribution from assets" is computed by subtracting "parents' contribution from income" from "parents' contribution for student."

In instances of a negative total parents' contribution multiplication by the given percentage will cause even less of a parental contribution to be projected for the student. Remembering that a negative parental contribution reflects inability of the parents to assume any postsecondary expenses, the financial aid administrator is here alerted that the student's financial circumstances are comparatively more disadvantageous because of the student status of one or more other family members. In no case, however, is a negative parental contribution of less than $−700 reported in the FNAR.

When the "adjusted available income" of the family is such that a negative "parents' contribution for student" results, two computation lines will be shown in this section of the FNAR. The first line is the regular CSS computation showing the negative contribution as a minus dollar amount; the second line, or alternate computation, shows the parental contribution as zero.

Student's assets and benefits

Summer savings. The CSS enters either a standard or an institution- or agency-specified expectation of student's summer savings from employment as the first component of student's assets and benefits in the FNAR. The standard schedule of expected summer savings is as follows.

Table 9. Student's summer savings expectation (national standard)

Year in school	*Expected summer savings*
First	$500
Second	600
Third	700
Fourth (or fifth undergraduate)	700
Graduate	700

If the institution or agency receiving the FNAR has not specified a schedule of its own, the CSS standard expectations are entered.

Adjustments can be made by the financial aid administrator when it is known that a student is either able to save more than the expectation or is unable to work or save during the summer months. Financial aid administrators must be especially sensitive to situations in which depressed wages or lack of summer jobs (often found in areas that have high concentrations of unskilled workers) make unrealistic whatever summer savings expectation is used. In many instances, students from low-income families use savings from summer earnings to assist in supporting the family. In such cases, the aid administrator will find it necessary to reduce or eliminate the amount shown on the FNAR, increase the need figure, and consider providing additional financial aid.

Student's assets. The sum of PCS Items 24A, student's savings (other than savings from employment in the summer immediately preceding the academic year) and 24B, other assets, is multiplied by a standard contribution rate of 35 percent to produce the FNAR entry. Other assets may include cash gifts, endowments, trusts, or inheritances. Consumer goods assets and automobiles are not included. If the student is married, an emergency allowance of $500 is made against the student's assets prior to multiplying by the 35 percent contribution rate.

Student's share of social security benefits. This entry is found by subtracting the "parents' share of student's social security benefits" from the "social security adjustment" determined earlier.

Student's Veterans – GI Bill educational benefits. The CSS multiplies the student's Veterans–GI Bill monthly benefit payment by the number of months (not to exceed 12), indicated in PCS Item 25B, and enters the product on the FNAR.

Student's other benefits. The CSS records in the FNAR any other benefits received by the student (e.g., vocational rehabilitation payments, war orphans' benefits, and aid from similar assistance programs) which are reported in the PCS.

Total family contribution for student

The total family contribution of the student is figured by adding the "parents' contribution for student" and the various entries for "student's assets and benefits."

Estimated financial need

The final computational steps deal with institutionally provided expense budgets and the financial need estimated by the css.

The css enters on the FNAR the expense budgets supplied by the specific institution or agency for which the analysis is being done. If the institutions did not supply budgets, this section as well as "estimated financial need" remains blank.

"Estimated financial need" entered by the css is the difference between the "total family contribution for student" and the "institutional budgets" entries. If the family contribution exceeds any of the expense budgets, a zero is entered in the corresponding space in the need section.

Other information on the FNAR

The css calls to the attention of financial aid administrators a number of data which should receive particular inspection in reviewing FNARS.

Sex. The css records the student's sex as indicated in the PCS. However, if the item is blank, the css assumes the student is male. This routine procedure can have a bearing on institutionally specified summer savings expectations.

Family status. The status of the student's family is indicated by a code number in the first line of the FNAR. These codes represent the following:

1. Two-parent family, parents married
2. Two-parent family, parents separated or divorced
3. One-parent family, headed by the male parent
4. One-parent family, headed by the female parent
5. Indeterminate family status, one parent assumed
6. Indeterminate family status, two parents assumed

Student's status. The student's own marital status is indicated on the first line of the FNAR. For this entry, code 1 indicates a single person; code 2, married; and code 3, separated, divorced, or widowed. If the student's marital status is not indicated in the PCS, the css assumes the student is single.

Revised. The "revised" box will be marked with a Y if the family has submitted additional information to the css resulting in the production of another FNAR. In addition, a "revised" stamp appears on PCS copies that are sent to institutions when the family submits significant information not requested by the css after PCS copies have already been sent to colleges.

Date printed. "Date printed" is the date the css produces the FNAR.

Unusual conditions. In the "unusual conditions" box at the top of the FNAR, the css may enter up to six code letters signifying that unusual conditions exist which may affect the family's ability to contribute to the student's support or indicating that information submitted in the PCS is incomplete. Some of these have already been mentioned, but all are summarized here.

Three annotations relate to U.S. income tax and are mutally exclusive.

Code A is used to indicate that the parents did not report U.S. income tax for 1975. In such an instance the css enters the calculated tax in the FNAR.

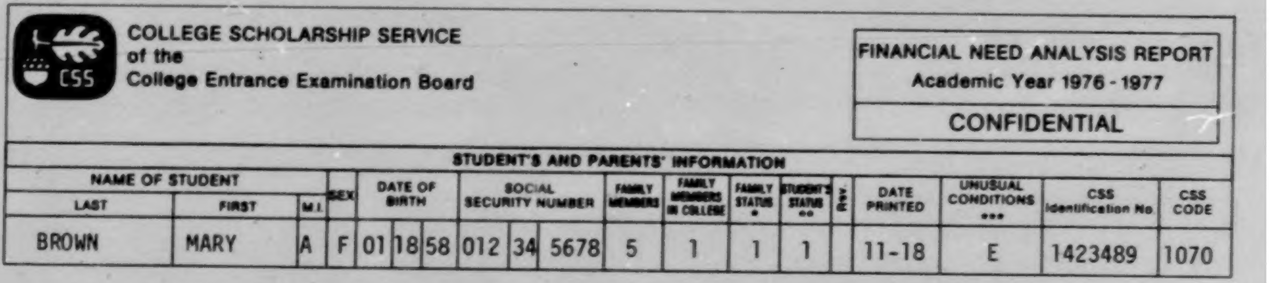
Code B indicates that "U.S. tax reported for 1975 is less than 80 percent of calculated tax." In this case the parents' entry is used, but the financial aid administrator may desire to look further into what warranted the entry. It may be, for example, that a family has reported only its tax payments in excess of withholding, which would yield a tax allowance on the FNAR that is too small.

Code C indicates that "U.S. tax reported for 1975 exceeds calculated tax by 10 percent or more." When this condition occurs the css enters the calculated tax in the FNAR. This code may mean that the family has reported its total withholding rather than the actual tax paid or that the family's income is higher than reported on the PCS.

Unusual condition code D was introduced at the time the css started computing the expected parental contribution on the basis of the current year rather than the estimated year. If no entry is made for 1976 the code will not appear. When Code D appears there is a difference of $2,000 or more between the 1975 "taxable and nontaxable income" entry on the FNAR and that for 1976 reported in PCS Item 12. The financial aid administrator may wish to review the information reported on the PCS for an explanation, such as retirement, disability, or loss of employment.

To bring to the attention of financial aid administrators other items that they may wish to review, the css prints codes E, F, and G. Codes E and F indicate that the allowance for medical and dental expenses or casualty and theft loss(es) will affect the expected "parents' contribution for student" by at least $100. Code G reports that the "other unusual expenses" entry, although not considered in the css central procedures, would reduce the "parents' contribution for student" by $100 or more and should be reviewed by the financial aid administrator.

Figure 4. FNAR line 1



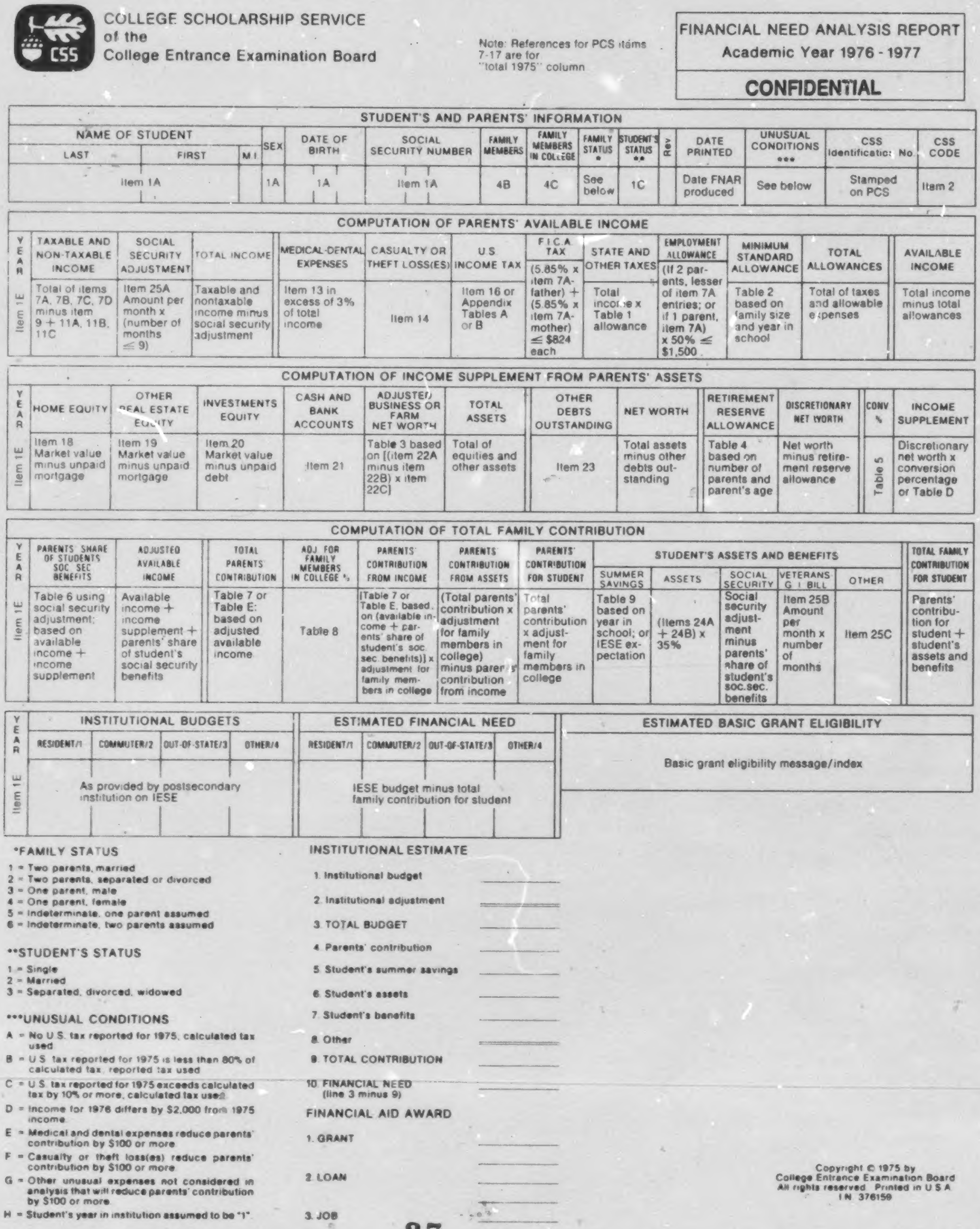
COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 1977
CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT			SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER			FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	REV	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS Identification No	CSS CODE
LAST	FIRST	M.I.																
BROWN	MARY	A	F	01	18	58	012	34	5678	5	1	1	1		11-18	E	1423489	1070

Figure 5. FNAR showing sources of information and method of computation



COLLEGE SCHOLARSHIP SERVICE
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Note: References for PCS items 7-17 are for "total 1975" column

FINANCIAL NEED ANALYSIS REPORT
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NAME OF STUDENT			SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	Rev	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS Identification No.	CSS CODE
LAST	FIRST	M.I.												
Item 1A			1A	1A	Item 1A	4B	4C	See below	1C		Date FNAR produced	See below	Stamped on PCS	Item 2

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NON-TAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
Item 1E	Total of items 7A, 7B, 7C, 7D minus item 9 + 11A, 11B, 11C	Item 25A Amount per month x (number of months ≤ 9)	Taxable and nontaxable income minus social security adjustment	Item 13 in excess of 3% of total income	Item 14	Item 16 or Appendix Tables A or B	(5.85% x item 7A-father) + (5.85% x item 7A-mother) ≤ $824 each	Total income x Table 1 allowance	(If 2 parents, lesser of item 7A entries; or if 1 parent, item 7A) x 50% ≤ $1,500	Table 2 based on family size and year in school	Total of taxes and allowable expenses	Total income minus total allowances

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	RETIREMENT RESERVE ALLOWANCE	DISCRETIONARY NET WORTH	CONV %	INCOME SUPPLEMENT
Item 1E	Item 18 Market value minus unpaid mortgage	Item 19 Market value minus unpaid mortgage	Item 20 Market value minus unpaid debt	Item 21	Table 3 based on [(item 22A minus item 22B) x item 22C]	Total of equities and other assets	Item 23	Total assets minus other debts outstanding	Table 4 based on number of parents and parent's age	Net worth minus retirement reserve allowance	Table 5	Discretionary net worth x conversion percentage or Table D

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	PARENTS' SHARE OF STUDENTS SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS					TOTAL FAMILY CONTRIBUTION FOR STUDENT
								SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G.I. BILL	OTHER	
Item 1E	Table 6 using social security adjustment; based on available income + income supplement	Available income + income supplement + parents' share of student's social security benefits	Table 7 or Table E: based on adjusted available income	Table 8	[Table 7 or Table E, based on (available income + parents' share of student's soc. sec. benefits)] x adjustment for family members in college	(Total parents' contribution x adjustment for family members in college) minus parents' contribution from income	Total parents' contribution x adjustment for family members in college	Table 9 based on year in school; or IESE expectation	(Items 24A + 24B) x 35%	Social security adjustment minus parents' share of student's soc.sec. benefits	Item 25B Amount per month x number of months	Item 25C	Parents' contribution for student + student's assets and benefits

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4
Item 1E	As provided by postsecondary institution on IESE				IESE budget minus total family contribution for student			

ESTIMATED BASIC GRANT ELIGIBILITY

Basic grant eligibility message/index

*FAMILY STATUS

1 = Two parents, married
2 = Two parents, separated or divorced
3 = One parent, male
4 = One parent, female
5 = Indeterminate, one parent assumed
6 = Indeterminate, two parents assumed

**STUDENT'S STATUS

1 = Single
2 = Married
3 = Separated, divorced, widowed

***UNUSUAL CONDITIONS

A = No U.S. tax reported for 1975, calculated tax used
B = U.S. tax reported for 1975 is less than 80% of calculated tax, reported tax used
C = U.S. tax reported for 1975 exceeds calculated tax by 10% or more, calculated tax used
D = Income for 1976 differs by $2,000 from 1975 income
E = Medical and dental expenses reduce parents' contribution by $100 or more
F = Casualty or theft loss(es) reduce parents' contribution by $100 or more
G = Other unusual expenses not considered in analysis that will reduce parents' contribution by $100 or more
H = Student's year in institution assumed to be "1".

INSTITUTIONAL ESTIMATE

1. Institutional budget ________
2. Institutional adjustment ________
3. TOTAL BUDGET ________
4. Parents' contribution ________
5. Student's summer savings ________
6. Student's assets ________
7. Student's benefits ________
8. Other ________
9. TOTAL CONTRIBUTION ________
10. FINANCIAL NEED (line 3 minus 9) ________

FINANCIAL AID AWARD

1. GRANT ________
____
2. LOAN ________
____
3. JOB ________

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Code H is used to indicate that the student's year in school was not reported in the PCS. In such a case the central procedures assumes a first-year student. If this assumption is incorrect, the FNAR entries for student's summer savings and minimum standard allowance (for graduate students *only*) should be altered appropriately and the student's need recalculated.

CSS identification number. The CSS assigns an identification number to each student completing a PCS. The initial character of the identification number is numeric if the form is processed at the CSS Princeton office; alphabetic, if processed at the Berkeley office.

CSS code. The CSS code is the number the College Scholarship Service assigns to each user of its central processing services. Institutions without a specific code are listed as 1000.

Estimated basic grant eligibility. The CSS prints a message to alert the aid administrator to the student's probable eligibility for a basic grant. After the student eligibility index table is issued by the United States Office of Education, an actual index number is printed for those students who are determined as probably eligible for a basic grant.

Other information on the PCS. In addition to the stamp for revised cases, the CSS may make other stamped notations on the first page of the PCS. "Processed as received – CSS" indicates that the PCS has been processed exactly the way it was received. For example, the stamp would appear if only the first page of the PCS was received by the CSS. "QC" (quality control) and "resubmitted as original" stamps may occasionally appear on the PCS. They refer to internal CSS central processing procedures and are not relevant in any way to the interpretation of the PCS and FNAR.

When it is reported that the student is a citizen of a foreign country other than Canada, the institution or agency receiving the PCS should obtain additional information from the applicant through the Financial Aid Application for Students from Foreign Countries, a data collection document available through the CSS. Because of the citizenship or permanent residence requirement of many financial aid programs, the financial aid administrator should be observant of PCS Item 1D.

Additional information is collected on the Parents' Confidential Statement which is useful to individual aid administrators, but which does not bear directly on the CSS central processing procedures. PCS Item 26 presents the parents' own estimate of their ability to provide for the student's postsecondary expenses and reports the family's evaluation of resources available to the student from earnings, savings, and outside sources. The financial aid administrator may wish to review this section to see if assistance of which the aid administrator is not aware is available to the student. The "resources from parents or guardian" entry may also reflect the attitude of the parents toward the student's pursuit of postsecondary education.

The data in PCS Item 27 are collected to provide a more detailed picture of family circumstances and resources of divorced or separated parents. Resources available for the student's educational support should be noted here and compared with appropriate sections of the first page of the PCS.

PCS Items 28 through 31 are oftentimes reflective of the general financial wherewithal of the family. If the entries in these items seem inconsistent with the data reported in the first page of the PCS, the financial aid administrator may wish to inquire further into the family's circumstances.

The children dependent on the family for support are listed in PCS Item 32. Certain factors affecting the family's financial status, such as educational expenses for retarded or handicapped children or children in private or parochial schools, may be observed in this item. Therefore, appropriate allowances in the student's need analysis may be deemed necessary.

Parents' certification and authorization

By signing the Parents' Confidential Statement in the space provided on the second page, the parents certify that the information they have provided is true, correct, and complete. In addition, authorization is given to the CSS to transmit the PCS and FNAR to the institutions and agencies listed in PCS Item 2. In order for the CSS to do verification studies on the accuracy of PCS-reported data, a release is also given for the CSS to obtain a photocopy of the parents' U.S. income tax return.

This section of the PCS also contains boxes parents may check to indicate whether their PCS entries may be discussed with the student. Financial aid administrators should heed this indicator, since disregard would constitute a violation of the document's confidentiality. If parents have left the indicator boxes blank, the CSS recommends that financial aid administrators consider the information *not* released for discussion with the student.

5. Computation procedures for the Student's Financial Statement

The CSS pioneered the field of need analysis services through the development of the theory and rationale underlying its Parents' Confidential Statement. With the emergence of sizable new populations of postsecondary students – who often are older or have family obligations – the CSS posited a need analysis rationale particularly fitted for self-supporting students. The Student's Confidential Statement was advanced by the CSS to deal with these students. This form was modified for the 1972-73 academic year to accommodate both dependent and self-supporting student filers and was renamed the Student's Financial Statement (SFS).

The CSS has promulgated standard procedures for centrally analyzing the information reported in the SFS. It is important that financial aid administrators understand these procedures because it is their responsibility to accept the need analysis as it is provided or adapt it appropriately at the institutional or agency level. This chapter describes how the CSS analyzes and computes the student's total resources and need estimates according to the basic concepts outlined in Chapters 2 and 3. Computations described refer to data reported on the Student's Financial Need Analysis Report (SFNAR).

For dependent students completing the SFS, a parents' contribution is calculated and included as part of the student's total resources. The computed contribution from a student's parents is based on the generally accepted CSS standards of ability to pay for postsecondary education. For self-supporting students the SFS need analysis system focuses on the student's income and other resources, and the parents' contribution is reported but not considered a resource. That is, when sufficient parents' information is provided (regardless of whether the student is dependent or self-supporting) an analysis of the data is made.

The CSS bases SFS computations on a student's expenses and resources estimated for the academic period for which the student is seeking aid. The parents' contribution, when it is calculated, is based on the calendar year preceding this academic period, just as in the PCS need analysis system.

Student's information

The first line of the SFNAR gives identifying information about the student, including full name, sex, date of birth, age, and social security number. Other descriptive items are explained below.

Year in college. A student's year in college, as reported in SFS Item 5, is the academic year for which the student is seeking aid, and is shown on the SFNAR according to the following designations.

1. First
2. Second
3. Third
4. Fourth (or fifth undergraduate)
5. Graduate/professional

When a student fails to provide this information, the CSS assumes the student is in the first year. The financial aid administrator is notified of this circumstance through student's unusual condition code A. The SFS also collects the student's expected date of graduation from graduate or professional school.

Marital status. A student's marital status is shown on the SFNAR according to the following designations.

1. Single
2. Married
3. Separated, divorced, or widowed
4. Single, separated, divorced, or widowed, but data for a spouse is shown

When a student fails to provide this information, the CSS assumes single status.

A marital status "4" indicates that the student reported, or was assumed to have reported, on the SFS under "marital status" that he is single, separated, divorced, or widowed, but the SFS items "spouse's tuition, fees, books, and supplies," "financial assistance from spouse's parents," or "spouse's wages, salaries, tips, etc." show valid dollar entries. In this situation, the CSS analysis treats the student as married. The financial aid administrator may wish to review this item to assure that the analysis is appropriate.

Family members. The total size of the student's household is entered on the SFNAR as reported in SFS Item 13. When the student fails to provide the information requested, the CSS assumes one family member if the student's marital status is 1 or 3; two family members are assumed if marital status is 2 or 4.

Dependency status. A student's dependency status is determined from SFS Items 7, 8, 9, and 10. The wording of these items is consistent with the United States Office of Education's most recent definition of a self-supporting student used for both the campus-based student financial assistance programs and the basic grant program.

The dependency status of the student is reported on the SFNAR by one of three numeric codes.

1. Self-supporting – the student has responded "no" to all of SFS Items 7, 8, and 9, which ask for information on residence, U.S. tax exemptions, and parental support.

2. Dependent – the student has responded with at least one "yes" to any of SFS Items 7, 8, and 9.

3. Assumed dependent – the student has responded with "blank" or a combination of "blank" and "no" to all of SFS Items 7, 8, and 9. In the absence of a complete response to the questions establishing a student's self-supporting status, the CSS must assume that the student is dependent. The ensuing need analysis of such students proceeds on the basis of this assumption.

When the student indicates in SFS Item 10 that both parents are deceased, self-supporting status is automatically assigned regardless of the responses to SFS Items 7, 8, and 9.

Parents' information. The SFNAR indicates by use of the following numeric codes whether parental financial information is reported and, if not, under what conditions.

1. Parents' information reported – sufficient parental financial data are presented in SFS Items 56 and 58 for need analysis to proceed.

2. Parents' information not reported – the student's dependency status is self-supporting (code 1); parental financial information is not required and not reported.

3. Parents' information not reported; CSS followed up for parents' data, no response – the student is dependent or assumed dependent (dependency codes 2 or 3) and the parents

did not submit data required for need analysis on the SFS. Although the CSS requests this information through a follow-up procedure, code 3 indicates that the data were not supplied.

4. Parents' information not reported, not required by institution – the parents' information section of the SFS (Items 50-70) has been crossed out. In such a circumstance the CSS assumes that the deletion has occurred as a result of the institution's action or direction. If only a portion of the section is crossed out or written responses (such as "parents do not provide support," etc.) appear in the section, the CSS will follow up for parental information if the student is deemed to be dependent (dependency codes 2 or 3).

Unusual conditions. Up to three alphabetic codes may appear on the SFNAR to alert the financial aid administrator to unusual conditions found in processing the student's section of the SFS. The codes are described below:

A. Student's year in institution assumed to be "1" – the response to SFS Item 5 has been omitted.

B. Student's other debts outstanding exceed assets – the entry for SFS Item 49 is greater than the student's assets calculated from SFS Items 44-48.

C. Student's dependency status in question; financial assistance exceeds $600 – student's dependency status is self-supporting and the entries for Item 34, financial assistance from student's parents, for the 12-month period during which aid is sought (summer column [3 months] plus estimated academic year column [9 months]) exceed $600. For the self-supporting student, therefore, an apparent conflict results between the responses to SFS Item 34 and Item 9.

Duration of budget. The duration of a student's budget is shown on the SFS as either 9 months or 12 months, according to the institution's choice in the Institutional Estimate of Student Expenses (IESE). If the institution has not indicated its preference to the CSS, a 12-month budget is assumed when the student has been determined to be self-supporting; and a 9-month budget when the student is regarded as dependent. *All calculations in the SFS need analysis system proceed on the basis of the budget duration indicated.* For a 9-month budget student data used are the "estimated academic year" column only for SFS Items 20 through 43; for a 12-month duration, both the "summer" and "estimated academic year" data are used. If parents' information is supplied, the calculation of the "parents' contribution for student" is made on the assumption of a 9-month duration, but is adjusted upward by one-third for SFNARS in which a 12-month budget duration is indicated.

Other information. The CSS also indicates on the SFNAR the date the SFNAR was printed, the CSS identification number for the student (unique for each student), and the CSS code number for the institution.

Computation of student's available income

Student's taxable income

The first step in computing a student's available income is to determine taxable income for 1976-77. Taxable income is determined by adding "student's wages, salaries, tips, etc.," "spouse's wages, salaries, tips, etc.," and "other taxable income" as reported.

Total allowances

After the taxable income of the student has been established, allowances are made against the income for taxes and employment expenses.

United States income tax. The CSS computes U.S. income tax assuming that the student uses standard deductions and exemptions. The financial aid administrator can approximate this method by using Appendix Table A.

F.I.C.A. *tax.* An allowance for social security tax is also granted and is computed by multiplying the student's and the spouse's "wages, salaries, tips, etc." by 5.85 percent. The maximum allowance granted to the student and to the spouse is $824 each.

State income tax. The CSS makes an allowance for state income tax for students residing in states that assess such taxes by computing a standard state income tax. This is done by assuming standard deductions and the specific exemption values and rates of taxation for the student's state of residence.

The method used in the central processing procedure to calculate a standard tax can be approximated by the financial aid administrator. Using the student's taxable income and state of residence, one can determine from Table C the allowance for state income tax.

Employment allowance. The CSS makes an employment allowance for a student whose husband or wife is employed. The allowance is equal to 50 percent of the "spouse's wages, salaries, tips, etc." to a maximum allowance of $1,500.

All the allowances are then totaled and subtracted from taxable income to derive "taxable income after allowances."

Student's other resources

Social security educational benefits. If the student is self-supporting, the entry on the SFNAR for "social security educational benefits" equals the student's entry in SFS Item 37. The same procedure applies to dependent students whose parents' available income and income supplement total $4,000 or more. For other dependent students the amount entered here for 9-month budgets is determined according to the procedure described in Chapter 4 for treatment of student's social security educational benefits. When the parents' available income and income supplement are below $4,000 only a portion (or even none) of the student's benefits for the academic year are considered directly available for educational expenses. For a 12-month budget, the dependent student's benefits equal the product of the appropriate percentage from Chapter 4, Table 6, and SFS Item 37 for the summer and academic year.

Veterans' educational benefits. Veterans-GI Bill educational benefits are shown on the SFNAR as reported by the student in SFS Item 38.

Other nontaxable income and benefits. This resource is also shown on the SFNAR as reported and is computed by adding "financial assistance from spouse's parents" and "other nontaxable income and benefits" (SFS Items 35 and 39). When the student is self-supporting "financial assistance from student's parents" (SFS Item 34) is also included in the SFNAR entry. In the instance of self-supporting students, if the "financial assistance from student's parents" figure is $600 or more, student's unusual condition code C is displayed on the SFNAR. When the student is dependent, "financial assistance from student's parents" is not included, since the CSS computes a contribution from parents based on parental ability to pay.

The student's "available income" is determined by adding the amounts of the benefits and the nontaxable income to the student's "taxable income after allowances" previously determined.

Computation of income supplement from student's assets

Student's total assets

An analysis of the student's assets is the next step. It includes consideration of home and other real estate equity, business or farm equity, cash and bank accounts, and other investments of the student.

Home equity. The student's home equity represents the difference between the "estimate of present market value" and the "unpaid mortgage principal" of the home, found in SFS Item 44.

Investment and other real estate equity. The CSS determines the value of other real estate in SFS Item 45 in the same manner that it determines residence equity. The value of investments is the balance of market value remaining after subtracting indebtedness as presented in Item 46 of the SFS. Investment value and other real estate equity are then added and the total appears on the SFNAR.

Adjusted business or farm net worth. The net worth of a business or farm is determined by subtracting the total indebtedness from the total business or farm assets and multiplying the result by the percent of ownership. Adjusted net worth of business or farm is then determined according to the schedule below.

Table 1. Adjustment of business or farm net worth

Net worth of business or farm	*Adjusted net worth of business or farm*
Less than $1	$0
$ 1–$ 20,000	40% of net worth
$ 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 100% of excess over $100,000

A negative number is never entered, nor is excess business or farm indebtedness ever placed in the debt outstanding section of the SFNAR.

Cash and bank accounts. Cash and bank accounts are entered on the SFNAR as reported on the SFS. Occasionally students report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. While the CSS cannot recognize such individual circumstances in its central processing procedures, aid administrators may wish to exercise their judgment in considering such situations.

Student's net worth

The CSS makes an allowance for "other debts outstanding" by reducing the student's total assets by the amount listed on the SFS (Item 49). The financial aid administrator may wish to check the itemization of "other debts outstanding" that the student is asked to give in SFS Item 71 to see if all debts are acceptable. In instances where debts exceed the value of the student's total assets, the aid administrator is advised by student's unusual condition code B. After other debts outstanding have been subtracted from the student's total assets, the remainder represents net worth and is shown on the SFNAR. The net worth is never a negative number.

Income supplement

Emergency allowance. The CSS grants against the student's net worth an emergency allowance of $500 per member of the household except for the student himself (that is, the entry in SFS Item 13 minus one). The emergency allowance is subtracted from student's net worth to produce discretionary net worth. If the subtraction results in a negative figure, a zero is entered for discretionary net worth.

Conversion percentage. Discretionary net worth is considered to be marginally available to supplement the student's income. The rate at which discretionary net worth is "taxed" varies by student's age and dependency status, and is given in the table below.

Table 2. Conversion percentage of discretionary net worth

	Conversion percentage	
Age	*Self-supporting*	*Dependent*
25 or less	35%	35%
26–30	30	35
31–35	25	35
36–39	20	35
40 or more	12	35

If the student's birth date is not given in the SFS and age cannot be determined, the student is assumed to be 25 or under. The income supplement for self-supporting students is calculated by multiplying discretionary net worth by the conversion percentage appropriate to the student's age. Since dependent students, by definition, may rely on parents' resources for support, a standard conversion percentage of 35 percent is applied to such students' discretionary net worth.

The CSS rationale for calculating the student's income supplement is based on the assumption of a 9-month budget for dependent students and a 12-month budget for self-supporting students. If the institution has selected a different budget duration, an adjustment must be made. For 12-month dependent calculations, the student's income supplement is multiplied by 1.33; for 9-month self-supporting calculations, by .75.

Contribution from parents

In analyzing the SFS, the CSS makes an initial determination of the student's self-supporting or dependent status. If the student is dependent (or assumed dependent) and the financial data of the parents have not been provided, the CSS follows up to obtain the missing information. If a response is not received from the parents within 30 days, the CSS provides the analysis to the institutions and programs and indicates by means of parents' information code 3 that the parents' data are missing.

When financial data are shown (or obtained within 30 days from the parents) the computed contribution from the student's parents is based on CSS standards of ability to pay for postsecondary education for a 9-month period. Chapter 4 explains the step-by-step procedure for determining the parents' available income, the computation of parents' income supplement from assets, the parents' adjusted available income, and finally, the parents' contribution for the student. When the institution chooses to have SFS data calculated for 12 months, the parents' contribution is modified to reflect a 12-month contribution by increasing it by one-third.

When parental information is reported on the SFS, a computation is made and appears in the "parents' contribution for student" box of the SFNAR. However, this amount is added to the student's other resources only when the student has previously been determined to be dependent. For a self-supporting student, the "contribution from parents" box of the SFNAR is blank.

When the computation produces a negative figure, institutions may decide whether to have a negative amount shown in the "contribution from parents" box or a zero entry. The institution may indicate which of these options it prefers by checking the appropriate item on the Institutional Estimate of Student Expenses (IESE).

Total student's resources

The total student's resources are next entered on the SFNAR. The amount is computed by adding student's available income, student's income supplement, and, when appropriate, contribution from parents.

If the student has listed *outside* financial assistance from "grants, scholarships, educational loans" (SFS Item 36), the figure in the student's resources box will have an asterisk and a message will be printed just below and to the left of the box stating, "aid at Item 36 not included." This is done because financial aid administrators differ on treatment of such assistance. Some regard outside financial aid as a student resource before determining need; others, as a component of the award package.

Student's expenses and estimates of need

In the SFNAR section entitled "student's expenses and estimates of need" the CSS provides the financial aid administrator with four sets of data. This information is useful for comparison purposes in determining the most appropriate aid award for a student.

Student-reported expenses

The SFNAR shows student-estimated expenses for the budget duration chosen by the institution (i.e., 9 or 12 months). All items in the student-reported column of the SFNAR are provided by the student in Items 20 through 28 with one possible exception. When the student has not provided an entry for tuition, fees, books, and supplies (SFS Item 20), the CSS enters the appropriate expenses as reported in the IESE by the institution named to receive the SFS. If the institution has not provided estimates of tuition, fees, books, and supplies to the CSS, this entry, the total expenses, and estimated financial need are not calculated and the corresponding spaces on the SFNAR are left blank.

"Student's resources" is entered from Item 43 of the SFS for the appropriate budget duration. The entry for summer savings is zero if a 12-month budget is desired. For a 9-month calculation the summer savings entry is the difference between SFS Item 43 and the sum of Items 20 through 28 for the 3-month summer period. If student-reported summer expenses exceed summer available resources, a zero is entered.

A financial need determination is then provided, based on the difference between a student's total resources (the sum of student's resources and summer savings) and total expenses.

National standard

Self-supporting students. Since, for self-supporting students, 100 percent of the resources available to the student are considered available for meeting living costs and educational expenses, it is essential that adequate and appropriate provision be made in the student's budget for basic needs of the student and, if applicable, his family.

In order to assist the financial aid administrator, the CSS provides a comparison of student-reported and institutionally determined expense entries with a national budget standard, the independent student allowance (ISA). The ISA is based on the Bureau of Labor Statistics moderate-budget level consumption expenditures, updated for changes in the Consumer Price Index and adjusted for differences in age, family size, and marital status. Table 3 presents the independent student allowance.

Table 3. Independent student allowance (ISA)

Family composition	*9 months*	*12 months*
Single	$3,230	$ 4,300
Single with 1 child	4,420	5,890
Single with 2 children	5,370	7,140
Single with 3 children	7,580	10,100
Married	4,530	6,030
Married with 1 child	5,730	7,620
Married with 2 children	6,670	8,870
Married with 3 children	8,890	11,830
Single or married – each additional child	+560	+750

The "total expenses" of a self-supporting student is the sum of the student's tuition, fees, books, and supplies (as reported by the institution in the IESE; or, if not reported, as given by the student in SFS Item 20); the spouse's similar direct educational costs, if appropriate (SFS Item 21); and the ISA. Either a 9- or 12-month calculation will be made, in accordance with the institution's choice indicated in the IESE.

When a 12-month budget duration is chosen, the student's resources entry is the same as previously determined, i.e., the total of student's available income and income supplement. If a 9-month period is desired, the 12-month student's resource figure is multiplied by 75 percent for entry in the national standard column. The summer savings entry will always be zero, because in a 9-month calculation three-fourths of the student's entire year's earnings are entered as student's resources; whereas, in a 12-month calculation earnings for the entire year are entered. The student's total resources entry, therefore, duplicates student resources.

The self-supporting student's estimated financial need is the difference between total expenses and student's total resources.

Dependent students. No nationally determined budget standard is fixed for dependent students. The national standard column's entry for total expenses, therefore, is the sum of the student's tuition, fees, books, and supplies (either as provided by the institution in the IESE, or, it not provided, as entered by the student in Item 20) and the institution's IESE entry for total nondirect expenses (for institutional column 1).

The national standard column is always calculated on a 9-month basis for dependent students. The student's resources entry is, therefore, based on the student's nontaxable income and benefits for the academic year only, as well as the student's income supplement and contribution from parents. If the institution has chosen a 12-month budget for dependent students on the IESE, the financial aid administrator is reminded of the differing budget duration for the national standard column by a message printed on the SFNAR just above the estimated basic grant eligibility box.

Institutional column 1

Again, entries for this column in the student's expenses and estimates of need section are based on the budget duration specified by the institution in the IESE.

The institution's entries for student's tuition, fees, books, and supplies and total nondirect expenses are reproduced from the IESE. If the student is self-supporting and has provided an entry for spouse's direct educational costs in Item 21, this figure is entered and included in the sum of total expenses. (It is deemed inappropriate for the direct educational expenses of a dependent student's spouse to be included in the need calculation, since the spouse's parents' ability to pay should be taken into consideration in dealing with those expenses.)

"Student's resources" is the same figure as previously determined. The entry for summer savings is zero for 12-month budget calculations. If a 9-month calculation is desired and the student is self-supporting, summer savings is equal to the difference (not to be less than zero) between SFS Item 43 and Items 20 through 28, all for the summer period, or to the institution's IESE expectation of summer savings. On the other hand, if the student is dependent, the entry here is either the CSS standard expectation or the institution's IESE expectation of summer savings. Summer savings and student's resources are added to produce "student's total resources."

Subtracting student's total resources from total expenses results in estimated financial need.

Institutional column 2

The IESE gives the financial aid administrator the opportunity to select a budget duration of from [illegible] to 12 months for institutional column 2. If either of the standard budget durations is chosen – 9 or 12 months – the calculations for this column proceed according to the standard computation procedures described above. If another period is chosen, the entries for spouse's tuition, fees, books, and supplies, student's resources, and summer savings are adjusted by appropriate percentages. The remaining steps of the calculation of need then proceed as in institutional column 1. If an alternate budget duration is represented in institutional column 2 a computer-printed message will appear above the estimated basic grant eligibility box noting this fact.

Institutional adjustments

The SFNAR also provides space for the financial aid administrator to make institutional adjustments to any of the individual expense items and to develop the most meaningful and appropriate budget based on experience gained in using the SFS.

Estimated basic grant eligibility

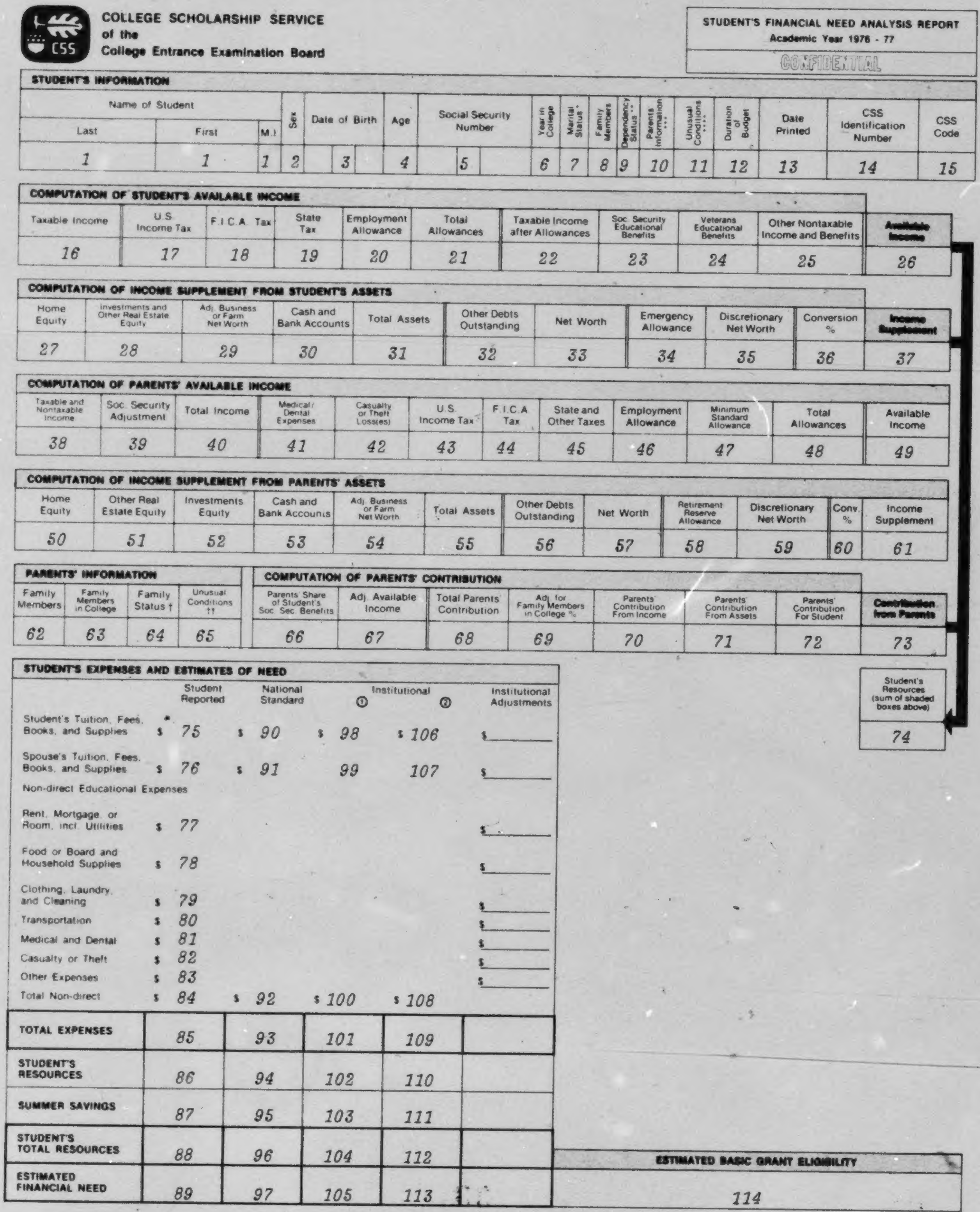
To alert the financial aid administrator to a student's possible eligibility for a Basic Educational Opportunity Grant (BEOG), the SFNAR shows one of five messages:

1. Possibly eligible
2. Probably not eligible
3. Ineligible based on citizenship
4. Ineligible based on school year
5. Cannot determine eligibility

The message is determined by using basic grant computation procedures. The determination is based on parents' and student's information when the student is dependent and on the student's data only when the student is self-supporting. A student eligibility index number is printed for students who are determined as "possibly eligible" for a basic grant.

The basic grant message is provided only as an indicator and is not a final determination of eligibility.

Figure 1. SFNAR showing sources of information and method of computation



COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 77
CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student			Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status *	Family Members	Dependency Status **	Parents Information ***	Unusual Conditions ****	Duration of Budget	Date Printed	CSS Identification Number	CSS Code
Last	First	M.I.														
1	1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	State Tax	Employment Allowance	Total Allowances	Taxable Income after Allowances	Soc. Security Educational Benefits	Veterans Educational Benefits	Other Nontaxable Income and Benefits	Available Income
16	17	18	19	20	21	22	23	24	25	26

COMPUTATION OF INCOME SUPPLEMENT FROM STUDENT'S ASSETS

Home Equity	Investments and Other Real Estate Equity	Adj. Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Emergency Allowance	Discretionary Net Worth	Conversion %	Income Supplement
27	28	29	30	31	32	33	34	35	36	37

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Soc. Security Adjustment	Total Income	Medical/ Dental Expenses	Casualty or Theft Loss(es)	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Employment Allowance	Minimum Standard Allowance	Total Allowances	Available Income
38	39	40	41	42	43	44	45	46	47	48	49

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Cash and Bank Accounts	Adj. Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Retirement Reserve Allowance	Discretionary Net Worth	Conv. %	Income Supplement
50	51	52	53	54	55	56	57	58	59	60	61

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status †	Unusual Conditions ††
62	63	64	65

COMPUTATION OF PARENTS' CONTRIBUTION

Parents' Share of Student's Soc. Sec. Benefits	Adj. Available Income	Total Parents' Contribution	Adj. for Family Members in College %	Parents' Contribution From Income	Parents' Contribution From Assets	Parents' Contribution For Student	Contribution from Parents
66	67	68	69	70	71	72	73

Student's Resources (sum of shaded boxes above)
74

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	National Standard	Institutional ①	Institutional ②	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies *	$ 75	$ 90	$ 98	$ 106	$
Spouse's Tuition, Fees, Books, and Supplies	$ 76	$ 91	99	107	$
Non-direct Educational Expenses					
Rent, Mortgage, or Room, incl. Utilities	$ 77				$
Food or Board and Household Supplies	$ 78				$
Clothing, Laundry, and Cleaning	$ 79				$
Transportation	$ 80				$
Medical and Dental	$ 81				$
Casualty or Theft	$ 82				$
Other Expenses	$ 83				$
Total Non-direct	$ 84	$ 92	$ 100	$ 108	
TOTAL EXPENSES	85	93	101	109	
STUDENT'S RESOURCES	86	94	102	110	
SUMMER SAVINGS	87	95	103	111	
STUDENT'S TOTAL RESOURCES	88	96	104	112	
ESTIMATED FINANCIAL NEED	89	97	105	113	

ESTIMATED BASIC GRANT ELIGIBILITY
114

Key to SFNAR computation

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting: 12 months*
Student's information				
1. Name of student	Item 1	Item 1	Item 1	Item 1
2. Sex	Item 1	Item 1	Item 1	Item 1
3. Date of birth	Item 1	Item 1	Item 1	Item 1
4. Age	Current month and year minus month and year of birth	Current month and year minus month and year of birth	Current month and year minus month and year of birth	Current month and year minus month and year of birth
5. Social security number	Item 1	Item 1	Item 1	Item 1
6. Year in college	Item 5	Item 5	Item 5	Item 5
7. Marital status	Based on Item 11. See footnotes*	Based on Item 11. See footnotes*	Based on Item 11. See footnotes*	Based on Item 11. See footnotes*
8. Family members	Item 13	Item 13	Item 13	Item 13
9. Dependency status	Based on Items 7 through 10. See footnotes**	Based on Items 7 through 10. See footnotes**	Based on Items 7 through 10. See footnotes**	Based on Items 7 through 10. See footnotes**
10. Parents' information	See footnotes***	See footnotes***	See footnotes***	See footnotes***
11. Unusual conditions	See footnotes****	See footnotes****	See footnotes****	See footnotes****
12. Duration of budget	Selected by institution in IESE. If no selection made: dependent, 9 months; self-supporting, 12 months	Selected by institution in IESE. If no selection made: dependent, 9 months; self-supporting, 12 months	Selected by institution in IESE. If no selection made: dependent, 9 months; self-supporting, 12 months	Selected by institution in IESE. If no selection made: dependent, 9 months; self-supporting, 12 months
13. Date printed	Date SFNAR produced	Date SFNAR produced	Date SFNAR produced	Date SFNAR produced
14. CSS identification number	Stamped on SFS	Stamped on SFS	Stamped on SFS	Stamped on SFS
15. CSS code	Item 19	Item 19	Item 19	Item 19
Computation of student's available income				
16. ◇ Taxable income	Total of Items 30, 31, and 32	Total of Items 30, 31, and 32	Total of Items 30, 31, and 32	Total of Items 30, 31, and 32
17. ◇ U.S. income tax	Appendix Table A or B	Appendix Table A or B	Appendix Table A or B	Appendix Table A or B
18. ◇ F.I.C.A. tax	(5.85% of Item 30) +(5.85% of Item 31) ≤ $824 each	(5.85% of Item 30) +(5.85% of Item 31) ≤ $824 each	(5.85% of Item 30) +(5.85% of Item 31) ≤ $824 each	(5.85% of Item 30) +(5.85% of Item 31) ≤ $824 each
19. ◇ State tax	Appendix Table C	Appendix Table C	Appendix Table C	Appendix Table C

◇ Depending on the duration of budget specified by the institution in the IESE, computation is based on academic year (9 months) or on summer and academic year (12 months).

* Student's marital status
1. single
2. married
3. separated, divorced, widowed
4. single or separated, divorced, widowed, but data for spouse shown – married student budget used

** Student's dependency status
1. self-supporting
2. dependent
3. assumed dependent

*** Parents' information
1. parents' information reported
2. parents' information not reported
3. parents' information not reported – CSS followed up for parents' data, no response
4. parents' information not reported – not required by institution

**** Student's unusual conditions
A. student's year in institution assumed to be "1"
B. student's other debts outstanding exceed assets
C. student's dependency status in question – financial assistance exceeds $600

Computation of student's available income, continued

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting: 12 months*
20. ◇ Employment allowance	50% of Item 31 ≤ $1,500	50% of Item 31 ≤ $1,500	50% of Item 31 ≤ $1,500	50% of Item 31 ≤ $1,500
21. ◇ Total allowances	Total of taxes and allowable expenses	Total of taxes and allowable expenses	Total of taxes and allowable expenses	Total of taxes and allowable expenses
22. ◇ Taxable income after allowances	Taxable income minus total allowances	Taxable income minus total allowances	Taxable income minus total allowances	Taxable income minus total allowances
23. ◇ Social security educational benefits	Item 37 minus parents' share of student's social security benefits	Item 37 × Chapter 4, Table 6 percentage for student's share of student's social security benefits	Item 37	Item 37
24. ◇ Veterans educational benefits	Item 38	Item 38	Item 38	Item 38
25. ◇ Other nontaxable income and benefits	Total of Items 35 and 39	Total of Items 35 and 39	Total of Items 34, 35, and 39	Total of Items 34, 35, and 39
26. ◇ Available income	Total of taxable income after allowances, social security educational benefits, veterans educational benefits, and other nontaxable income and benefits	Total of taxable income after allowances, social security educational benefits, veterans educational benefits, and other nontaxable income and benefits	Total of taxable income after allowances, social security educational benefits, veterans educational benefits, and other nontaxable income and benefits	Total of taxable income after allowances, social security educational benefits, veterans educational benefits, and other nontaxable income and benefits

Computation of income supplement from student's assets

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting: 12 months*
27. Home equity	Item 44 market value minus unpaid mortgage	Item 44 market value minus unpaid mortgage	Item 44 market value minus unpaid mortgage	Item 44 market value minus unpaid mortgage
28. Investments and other real estate equity	Item 45 market value minus unpaid mortgage, + Item 46 market value minus unpaid debt	Item 45 market value minus unpaid mortgage, + Item 46 market value minus unpaid debt	Item 45 market value minus unpaid mortgage, + Item 46 market value minus unpaid debt	Item 45 market value minus unpaid mortgage, + Item 46 market value minus unpaid debt
29. Adjusted business or farm net worth	Item 47 [(assets minus indebtedness) × percent of ownership] with Chapter 5, Table 1	Item 47 [(assets minus indebtedness) × percent of ownership] with Chapter 5, Table 1	Item 47 [(assets minus indebtedness) × percent of ownership] with Chapter 5, Table 1	Item 47 [(assets minus indebtedness) × percent of ownership] with Chapter 5, Table 1
30. Cash and bank accounts	Item 48	Item 48	Item 48	Item 48
31. Total assets	Total of equities and other assets	Total of equities and other assets	Total of equities and other assets	Total of equities and other assets
32. Other debts outstanding	Item 49	Item 49	Item 49	Item 49
33. Net worth	Total assets minus other debts outstanding	Total assets minus other debts outstanding	Total assets minus other debts outstanding	Total assets minus other debts outstanding
34. Emergency allowance	$500 × (Item 13 minus one person)	$500 × (Item 13 minus one person)	$500 × (Item 13 minus one person)	$500 × (Item 13 minus one person)
35. Discretionary net worth	Net worth minus emergency allowance	Net worth minus emergency allowance	Net worth minus emergency allowance	Net worth minus emergency allowance
36. Conversion percentage	35%	35%	Chapter 5, Table 2 based on age	Chapter 5, Table 2 based on age
37. Income supplement	Discretionary net worth × conversion percentage	Discretionary net worth × conversion percentage × 1.33	Discretionary net worth × conversion percentage × .75	Discretionary net worth × conversion percentage

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting: 12 months*
	The calculation of the parents' contribution proceeds on the assumption of a 9-month budget duration. If a 12-month calculation is desired, an adjustment is made when the "parents' contribution for student" entry is determined (see Index 72, below).			
Computation of parents' available income				
38. Taxable and nontaxable income	Total of Items 56A, 56B, 56C, and 56D minus Item 57 + Items 58A and 58B	Total of Items 56A, 56B, 56C, and 56D minus Item 57 + Items 58A and 58B	Total of Items 56A, 56B, 56C, and 56D minus Item 57 + Items 58A and 58B	Total of Items 56A, 56B, 56C, and 56D minus Item 57 + Items 58A and 58B
39. Social security adjustment	Item 37 for academic year	Item 37 for academic year	Zero	Zero
40. Total income	Taxable and nontaxable income minus social security adjustment	Taxable and nontaxable income minus social security adjustment	Taxable and nontaxable income minus social security adjustment	Taxable and nontaxable income minus social security adjustment
41. Medical/dental expenses	Item 59 in excess of 3% of total income	Item 59 in excess of 3% of total income	Item 59 in excess of 3% of total income	Item 59 in excess of 3% of total income
42. Casualty or theft loss(es)	Item 60	Item 60	Item 60	Item 60
43. U.S. income tax	Item 62 or Appendix Table A or B	Item 62 or Appendix Table A or B	Item 62 or Appendix Table A or B	Item 62 or Appendix Table A or B
44. F.I.C.A. tax	(5.85% × Item 56A-father) + (5.85% × Item 56A-mother) ≤ $824 each	(5.85% × Item 56A-father) + (5.85% × Item 56A-mother) ≤ $824 each	(5.85% × Item 56A-father) + (5.85% × Item 56A-mother) ≤ $824 each	(5.85% × Item 56A-father) + (5.85% × Item 56A-mother) ≤ $824 each
45. State and other taxes	Total income × Chapter 4, Table 1 percentage	Total income × Chapter 4, Table 1 percentage	Total income × Chapter 4, Table 1 percentage	Total income × Chapter 4, Table 1 percentage
46. Employment allowance	(If two parents, lesser of Item 56A entries; or if one parent, Item 56A) × 50% ≤ $1,500	(If two parents, lesser of Item 56A entries; or if one parent, Item 56A) × 50% ≤ $1,500	(If two parents, lesser of Item 56A entries; or if one parent, Item 56A) × 50% ≤ $1,500	(If two parents, lesser of Item 56A entries; or if one parent, Item 56A) × 50% ≤ $1,500
47. Minimum standard allowance	Chapter 4, Table 2, based on number of family members and year in college	Chapter 4, Table 2, based on number of family members and year in college	Chapter 4, Table 2, based on number of family members and year in college	Chapter 4, Table 2, based on number of family members and year in college
48. Total allowances	Total of taxes and allowable expenses	Total of taxes and allowable expenses	Total of taxes and allowable expenses	Total of taxes and allowable expenses
49. Available income	Total income minus total allowances	Total income minus total allowances	Total income minus total allowances	Total income minus total allowances
Computation of income supplement from parents' assets				
50. Home equity	Item 64 market value minus unpaid mortgage	Item 64 market value minus unpaid mortgage	Item 64 market value minus unpaid mortgage	Item 64 market value minus unpaid mortgage
51. Other real estate equity	Item 65 market value minus unpaid mortgage	Item 65 market value minus unpaid mortgage	Item 65 market value minus unpaid mortgage	Item 65 market value minus unpaid mortgage
52. Investment equity	Item 66 market value minus unpaid debt	Item 66 market value minus unpaid debt	Item 66 market value minus unpaid debt	Item 66 market value minus unpaid debt
53. Cash and bank accounts	Item 67	Item 67	Item 67	Item 67
54. Adjusted business or farm net worth	Item 68 [(assets minus indebtedness) × percent of ownership] with Chapter 4, Table 3	Item 68 [(assets minus indebtedness) × percent of ownership] with Chapter 4, Table 3	Item 68 [(assets minus indebtedness) × percent of ownership] with Chapter 4, Table 3	Item 68 [(assets minus indebtedness) × percent of ownership] with Chapter 4, Table 3

Computation of income supplement from parents' assets, continued

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting 12 months*
55. Total assets	Total of equities and other assets	Total of equities and other assets	Total of equities and other assets	Total of equities and other assets
56. Other debts outstanding	Item 69	Item 69	Item 69	Item 69
57. Net worth	Total assets minus other debts outstanding	Total assets minus other debts outstanding	Total assets minus other debts outstanding	Total assets minus other debts outstanding
58. Retirement reserve allowance	Chapter 4, Table 4 allowance based on parents' age and number of parents	Chapter 4, Table 4 allowance based on parents' age and number of parents	Chapter 4, Table 4 allowance based on parents' age and number of parents	Chapter 4, Table 4 allowance based on parents' age and number of parents
59. Discretionary net worth	Net worth minus retirement reserve allowance	Net worth minus retirement reserve allowance	Net worth minus retirement reserve allowance	Net worth minus retirement reserve allowance
60. Conversion percentage	Chapter 4, Table 5, based on discretionary net worth and available income	Chapter 4, Table 5, based on discretionary net worth and available income	Chapter 4, Table 5, based on discretionary net worth and available income	Chapter 4, Table 5, based on discretionary net worth and available income
61. Income supplement	Discretionary net worth × conversion percentage, or Appendix Table D	Discretionary net worth × conversion percentage, or Appendix Table D	Discretionary net worth × conversion percentage, or Appendix Table D	Discretionary net worth × conversion percentage, or Appendix Table D

Parents' information

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting 12 months*
62. Family members	Item 54 upper box (plus one person if Item 54 lower box is checked)	Item 54 upper box (plus one person if Item 54 lower box is checked)	Item 54 upper box (plus one person if Item 54 lower box is checked)	Item 54 upper box (plus one person if Item 54 lower box is checked)
63. Family members in college	Item 55	Item 55	Item 55	Item 55
64. Family status	Based on Item 52. See footnotes †	Based on Item 52. See footnotes †	Based on Item 52. See footnotes †	Based on Item 52. See footnotes †
65. Unusual conditions	See footnotes ††	See footnotes ††	See footnotes ††	See footnotes ††

Computation of parents' contribution

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting 12 months*
66. Parents' share of student's social security benefits	Item 37 for academic year × Chapter 4, Table 6 percentage	Item 37 for academic year × Chapter 4, Table 6 percentage	Zero	Zero
67. Adjusted available income	Available income + income supplement + parents' share of student's social security benefits	Available income + income supplement + parents' share of student's social security benefits	Available income + income supplement + parents' share of student's social security benefits	Available income + income supplement + parents' share of student's social security benefits

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† Parents' family status
1. two parents, married
2. two parents, separated or divorced
3. one parent, male
4. one parent, female
5. indeterminate, one parent assumed
6. indeterminate, two parents assumed

†† Parents' unusual conditions
A. no U.S. tax reported for 1975; calculated tax used
B. U.S. tax reported for 1975 is less than 80% of calculated tax; reported tax used
C. U.S. tax reported for 1975 exceeds calculated tax by 10% or more; calculated tax used

E. medical and dental expenses reduce parents' contribution by $100 or more
F. casualty or theft loss(es) reduce parents' contribution by $100 or more
G. other unusual expenses not considered in analysis will reduce parents' contribution by $100 or more

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting: 12 months*
Computation of parents' contribution, continued				
68. Total parents' contribution	Chapter 4, Table 7 or Appendix Table E, based on adjusted available income	Chapter 4, Table 7 or Appendix Table E, based on adjusted available income	Chapter 4, Table 7 or Appendix Table E, based on adjusted available income	Chapter 4, Table 7 or Appendix Table E, based on adjusted available income
69. Adjustment for family members in college percentage	Chapter 4, Table 8	Chapter 4, Table 8	Chapter 4, Table 8	Chapter 4, Table 8
70. Parents' contribution from income	[Chapter 4, Table 7 or Appendix Table E, based on (available income + parents' share of student's social security benefits)] × adjustment for family members in college percentage	[Chapter 4, Table 7 or Appendix Table E, based on (available income + parents' share of student's social security benefits)] × adjustment for family members in college percentage	[Chapter 4, Table 7 or Appendix Table E, based on (available income + parents' share of student's social security benefits)] × adjustment for family members in college percentage	[Chapter 4, Table 7 or Appendix Table E, based on (available income + parents' share of student's social security benefits)] × adjustment for family members in college percentage
71. Parents' contribution from assets	(Total parents' contribution × adjustment for family members in college percentage) minus parents' contribution from income	(Total parents' contribution × adjustment for family members in college percentage) minus parents' contribution from income	(Total parents' contribution × adjustment for family members in college percentage) minus parents' contribution from income	(Total parents' contribution × adjustment for family members in college percentage) minus parents' contribution from income
72. Parents' contribution for student	Total parents' contribution × adjustment for family members in college percentage	Total parents' contribution × adjustment for family members in college percentage × 1.33	Total parents' contribution × adjustment for family members in college percentage	Total parents' contribution × adjustment for family members in college percentage × 1.33
73. Contribution from parents	Parents' contribution for student	Parents' contribution for student	Blank	Blank
Student's resources				
74. Student's resources	Student's available income + student's income supplement + contribution from parents	Student's available income + student's income supplement + contribution from parents	Student's available income + student's income supplement	Student's available income + student's income supplement
Student's expenses and estimates of need				
Student-reported column:				
75. ◦ Student's tuition, fees, books, and supplies	Item 20 or IESE	Item 20 or IESE	Item 20 or IESE	Item 20 or IESE
76. ◦ Spouse's tuition, fees, books, and supplies	Item 21	Item 21	Item 21	Item 21
77. ◦ Rent, mortgage, or room, including utilities	Item 22	Item 22	Item 22	Item 22
78. ◦ Food or board and household supplies	Item 23	Item 23	Item 23	Item 23
79. ◦ Clothing, laundry, and cleaning	Item 24	Item 24	Item 24	Item 24
80. ◦ Transportation	Item 25	Item 25	Item 25	Item 25
81. ◦ Medical and dental	Item 26	Item 26	Item 26	Item 26
82. ◦ Casualty and theft	Item 27	Item 27	Item 27	Item 27
83. ◦ Other expenses	Item 28	Item 28	Item 28	Item 28
84. ◦ Total nondirect educational expenses	Total of Items 22 through 28	Total of Items 22 through 28	Total of Items 22 through 28	Total of Items 22 through 28

◦ Depending on the duration of budget specified by the institution in the IESE, computation is based on academic year (9 months) or on summer and academic year (12 months).

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting: 12 months*
Student's expenses and estimates of need, continued				
85. ◦ Total expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses
86. ◦ Student's resources	Item 43	Item 43	Item 43	Item 43
87. ◦ Summer savings	Item 43 minus sum of Items 20 through 28, for summer	Zero	Item 43 minus sum of Items 20 thr[illegible] 28, for summ[illegible]	[illegible]
88. ◦ Student's total resources	Student's resources + summer savings	Student's resources + summer savings	Student's reso[illegible] + summer [illegible]	[illegible]s resources [illegible]mmer savings
89. ◦ Estimated financial need	Total expenses minus student's total resources	Total expenses minus student's total resources	Total expens[illegible] student's total resources	Total [illegible]penses minus student's total resources
National standard column:				
90. ◦ Student's tuition, fees, books, and supplies	IESE or Item 20	*For dependent students, the national standard is always calculated on the basis of a 9-month budget duration. Entries for Indexes 90 through 97 will, therefore, correspond to those for the "Dependent: 9 months" calculations*	IESE or Item 20	IESE or Item 20
91. ◦ Spouse's tuition, fees, books, and supplies	Blank		Item 21	Item 21
92. ◦ Total nondirect educational expenses	IESE		Chapter 5, Table 3	Chapter 5, Table 3
93. ◦ Total expenses	Total of student's tuition, fees, books, and supplies and total nondirect educational expenses		Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses
94. ◦ Student's resources	Student's nontaxable income and benefits + student's income supplement + contribution from parents		Student's resources for summer and academic year × .75	Student's resources for summer and academic year
95. ◦ Summer savings	Chapter 4, Table 9		Zero	Zero
96. ◦ Student's total resources	Student's resources + summer savings		Student's resources + summer savings	Student's resources + summer savings
97. ◦ Estimated financial need	Total expenses minus student's total resources		Total expenses minus student's total resources	Total expenses minus student's total resources
Institutional column 1:				
98. ◦ Student's tuition, fees, books, and supplies	IESE	IESE	IESE	IESE
99. ◦ Spouse's tuition, fees, books, and supplies	Blank	Blank	Item 21	Item 21
100. ◦ Total nondirect educational expenses	IESE	IESE	IESE	IESE
101. ◦ Total expenses	Total of student's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses
102. ◦ Student's resources	Student's resources	Student's resources	Student's resources	Student's resources
103. ◦ Summer savings	Chapter 4, Table 9, or IESE	Zero	Item 43 minus Items 20 through 28, for summer	Zero

Entry	*Dependent: 9 months*	*Dependent: 12 months*	*Self-supporting: 9 months*	*Self-supporting: 12 months*
Student's expenses and estimates of need, continued				
104. ◊ Student's total resources	Student's resources + summer savings	Student's resources + summer savings	Student's resources + summer savings	Student's resources + summer savings
105. ◊ Estimated financial need	Total expenses minus student's total resources	Total expenses minus student's total resources	Total expenses minus student's total resources	Total expenses minus student's total resources
Institutional column 2:				
106. ◊ Student's tuition, fees, books, and supplies	IESE	IESE	IESE	IESE
107. ◊ Spouse's tuition, fees, books, and supplies	Blank	Blank	Item 21. For less than 9 months, (Item 21 ÷ 9) × number of months of alternate budget	Item 21. For 10 or 11 months, (Item 21 ÷ 12) × number of months of alternate budget
108. ◊ Total nondirect educational expenses	IESE	IESE	IESE	IESE
109. ◊ Total expenses	Total of student's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses	Total of student's and spouse's tuition, fees, books, and supplies and total nondirect educational expenses
110. ◊ Student's resources	Student's resources. For less than 9 months, (student's resources ÷ 9) × number of months of alternate budget	Student's resources. For 10 or 11 months, (student's resources ÷ 12) × number of months of alternate budget	Student's resources. For less than 9 months, (student's resources ÷ 9) × number of months of alternate budget	Student's resources. For 10 or 11 months, (student's resources ÷ 12) × number of months of alternate budget
111. ◊ Summer savings	Chapter 4, Table 9, or IESE. For less than 9 months, [(Chapter 4, Table 9, or IESE) ÷ 9] × number of months of alternate budget	Zero. For 10 or 11 months, (Chapter 4, Table 9, or IESE) × either .66 (for 10 months) or .33 (for 11 months)	Item 43 minus sum of Items 20 through 28, for summer. For less than 9 months, [(Item 43 minus sum of Items 20 through 28, for summer) ÷ 9] × number of months of alternate budget	Zero. For 10 or 11 months, (Item 43 minus sum of Items 20 through 28, for summer) × either .66 (for 10 months) or .33 (for 11 months)
112. ◊ Student's total resources	Student's resources + summer savings	Student's resources + summer savings	Student's resources + summer savings	Student's resources + summer savings
113. ◊ Estimated financial need	Total expenses minus student's total resources	Total expenses minus student's total resources	Total expenses minus student's total resources	Total expenses minus student's total resources
114. Estimated basic grant eligibility	Basic grant message and index	Basic grant message and index	Basic grant message and index	Basic grant message and index

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◊ Depending on the duration of budget specified by the institution in the IESE, computation is based on academic year (9 months) or on summer and academic year (12 months).

6. Procedures for processing the PCS and SFS

The Parents' Confidential Statement

The PCS is designed to be completed by the parents of financial aid applicants. Since 1954 a document similar to the present PCS has been distributed to financial aid applicants, permitting a family to complete a single financial statement that is objectively analyzed, copied, and distributed to all postsecondary educational institutions and agencies to which a student is applying. If the student's parents are separated or divorced, or if the student has a guardian, the parent (and present spouse, if any) or guardian who has custody of the student completes the PCS.

The PCS form is distributed to parents through high schools, postsecondary institutions, and scholarship agencies as a part of the PCS *Booklet*, which also includes instructions for filling out the form, a filled-in sample form, and a work sheet for parents to keep. In addition, separate supplemental forms are distributed for use by business or farm families. Supplement A is to be completed by parents who own all or part of a business; Supplement B, by farm or ranch owners, operators, or farm tenants. PCS *Booklets* and supplemental forms may be ordered for distribution by institutions at no charge.

Copies of the completed PCS and appropriate supplemental forms, copies of important supportive material filed with the PCS by the parents of the student, and the analysis of the PCS are sent to the postsecondary institutions, schools, and scholarship programs named by the student to receive the PCS. Parents receive an acknowledgment of receipt of the PCS by the processing center.

The completed PCS provides information on family income, unusual expenses, family and business or farm assets, and indebtedness. It also contains a statement that parents must sign verifying that the information they have furnished in the PCS is correct and agreeing to furnish a copy of their most recent income tax return or other appropriate documentation on request. Also, to assist the CSS in studying the validity of data submitted on the PCS, an authorization form that permits the CSS to secure a copy of the parents' U.S. income tax return is included.

Institutions and agencies that use the PCS generally include a statement in their catalog, financial aid leaflet, or application materials describing their financial aid program. These statements usually cover four specific points:

1. Student expenses
2. Purpose of the financial aid program
3. Resources available
4. Procedures for applying for financial aid

A sample statement that institutions may wish to consider adapting for inclusion in their catalog is given below.

"*Student expenses*. In planning to attend (name of institution) a student should expect the following typical expenses for an academic year: tuition and general fees, $________; room, $________; board, $________; books and supplies, $________. In addition, allowances should be added to these figures for personal expenses, medical insurance, transportation, and extra charges for special curriculums (such as laboratory fees, music practice rooms, etc.). The Office of Student Financial Aid will consider the total costs for attendance, including the items listed above, when making a financial aid commitment.

"*Purpose of financial aid program*. In addition to its own funds, (institution) participates in all federal programs including the Basic Educational Opportunity Grant Program. Residents of (name of state) are also eligible to receive state scholarship and loan awards. [Specific scholarships, loan funds, etc., administered by an institution are usually described here.] Last year, (institution) awarded $________ in total aid.

"Students applying for financial aid are considered for all programs for which they are eligible. The amount of financial aid awarded is generally a combination of grant, loan, and employment, and is based on the financial need of the student. Need is determined by subtracting the resources of the student and his parents' contribution from the total student expenses. The parents' contribution is estimated on the basis of the amount of their income and assets as well as a consideration of taxes, medical expenses, and other liabilities of the family. An independent, objective, nationally recognized method of analysis developed by the College Scholarship Service is used to evaluate the family's financial circumstances. All financial aid awards to students are determined by the (institution's) Office of Student Financial Aid.

"*Procedures for applying for financial aid*. Students should apply for financial aid by (date). Students who are at present living with their parents or guardians and who were claimed as a dependent for the previous calendar year should also submit a Parents' Confidential Statement (PCS) to the College Scholarship Service by (date). The PCS may be obtained from a high school guidance office or by writing to the Office of Student Financial Aid.

"Partially or completely self-supporting students as well as students who are now enrolled and are receiving financial aid should complete the Student's Financial Statement (SFS) and submit it to the College Scholarship Service by (date). The SFS is available from the Office of Student Financial Aid. Students should specify (code number) as the code number for (institution's name) in the appropriate place on the PCS or SFS.

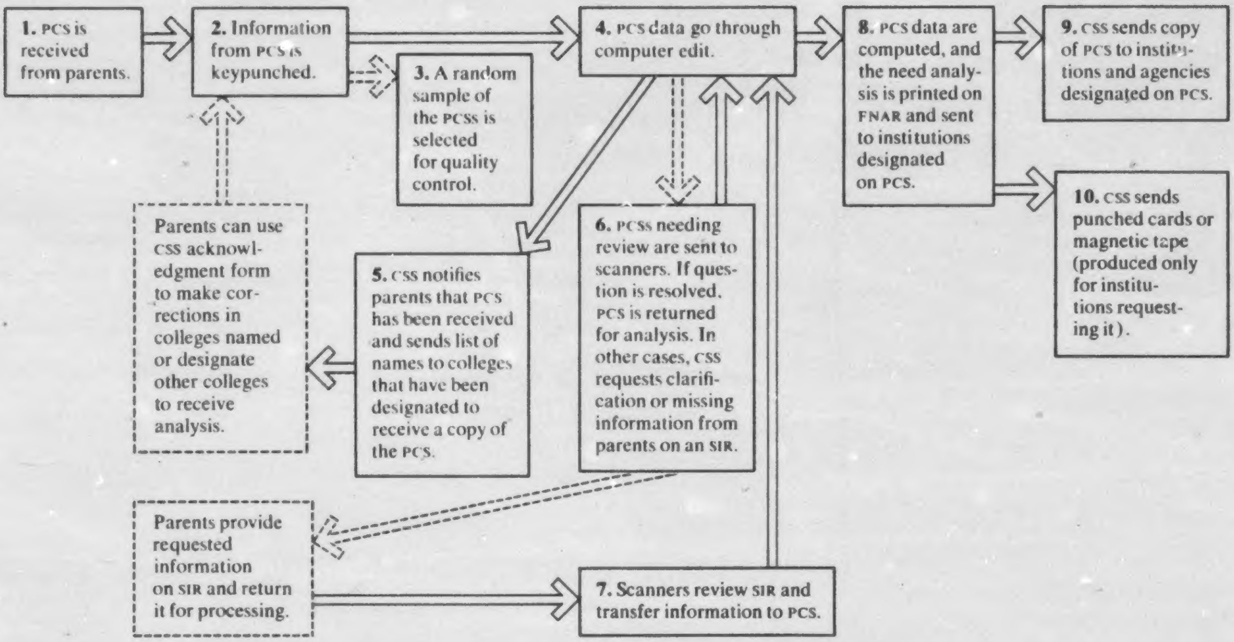
"A letter explaining the award decision and giving information about any aid offered will be sent by (date) to each student who applies prior to the deadline dates specified above.

"A student must reapply for financial aid each academic year. However, aid usually continues at the same level each year, unless a student's resources or his expected parents' contribution changes. All enrolled students receiving aid automatically receive information about applying for renewal awards. Other enrolled students should request applications by (date)."

Central processing procedures for the PCS

Figure 1 presents a step-by-step description of the CSS central need analysis service, from the time the PCS submitted by the parents arrives at the processing center to the time copies of the PCS and FNAR are mailed to the institutions or agencies. Arrows made of broken lines show that the steps to which they lead occur only sometimes, not in all cases. Boxes that

Figure 1. Steps in processing the PCS


1. PCS is received from parents.
2. Information from PCS is keypunched.
3. A random sample of the PCSs is selected for quality control.
4. PCS data go through computer edit.
5. CSS notifies parents that PCS has been received and sends list of names to colleges that have been designated to receive a copy of the PCS.
6. PCSs needing review are sent to scanners. If question is resolved, PCS is returned for analysis. In other cases, CSS requests clarification or missing information from parents on an SIR.
7. Scanners review SIR and transfer information to PCS.
8. PCS data are computed, and the need analysis is printed on FNAR and sent to institutions designated on PCS.
9. CSS sends copy of PCS to institutions and agencies designated on PCS.
10. CSS sends punched cards or magnetic tape (produced only for institutions requesting it).
Parents can use CSS acknowledgment form to make corrections in colleges named or designate other colleges to receive analysis.
Parents provide requested information on SIR and return it for processing.

are made of broken lines indicate that the steps are initiated by the parents, not by the CSS.

1. The Parents' Confidential Statement is received from the parents by the CSS. The filled-in PCSs are stamped with the date of receipt on the upper right-hand corner of the first page and validated for the amount of the processing fee received. PCSs received without a fee are returned to the filer. Each PCS is reviewed to determine if a four-digit CSS code number has been listed for each institution or agency designated to receive a copy of the PCS and the analysis. If the code has not been provided by the family, the CSS fills in the appropriate code number.

2. PCSs are forwarded for keypunching. Information used in the computation of the total family contribution is keypunched and verified.

3. A random sample of PCSs is selected for quality control. This procedure reveals any problems in the processing system and provides a measure of the turnaround time. To monitor the reliability of the data reported on the Parents' Confidential Statement, the CSS requests a certified copy of the income tax forms from the Internal Revenue Service for the families in this sample. The authorization form on the PCS is used in making this request. The institution, of course, has the option of requiring parents to sign another authorization form or requesting an income tax form from the parents in order to verify the data presented in the PCS.

4. The data from the PCSs are then edited, using fixed parameters which serve as checks and balances to ensure that the data used in the analysis are documented or explained.

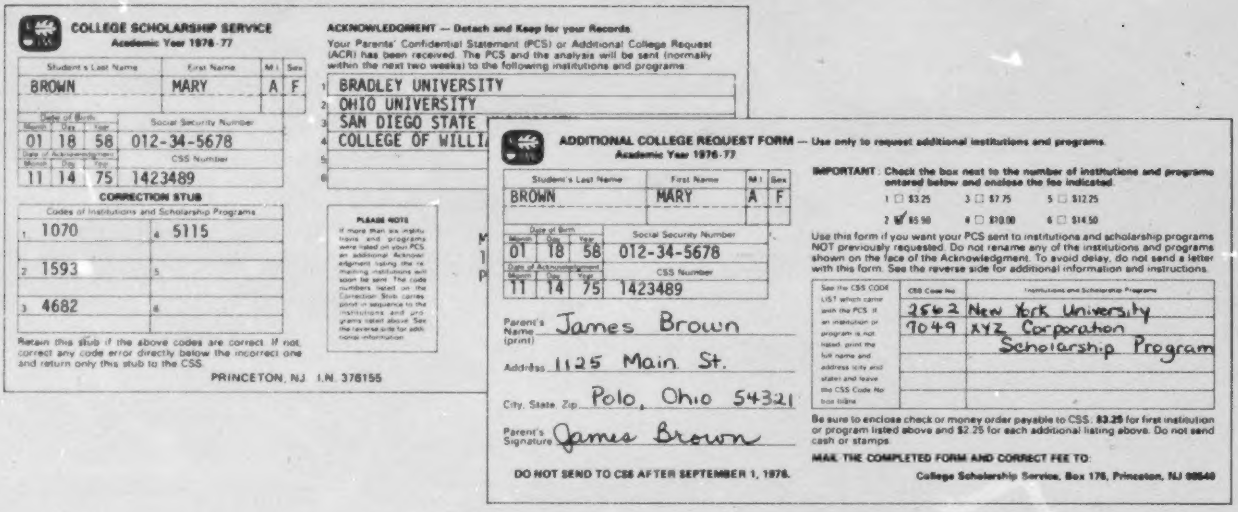
5. A form is produced by the CSS and sent to parents, acknowledging receipt of the PCS for the student applicant. The Acknowledgment shows the names and code numbers of the institutions or scholarship agencies designated to receive the PCS. A Correction Stub, which allows parents to correct any inaccurate code numbers they may have entered on the PCS and an Additional College Request form (so that additional institutions and agencies can be designated to receive the PCS) are also a part of the Acknowledgment. Parents are not charged an additional fee for the correction of erroneous code numbers. The Acknowledgment form is shown in Figure 2.

6. A Supplementary Information Request (SIR) form (see sample case on page 67) is produced for Parents' Confidential Statements that are incomplete or have conditions requiring internal review. A message is printed on the SIR for each PCS item requiring review.

If a questioned entry can be resolved by clerically reviewing the PCS, the correct data are noted on the SIR. In some instances questions concerning the PCS entries cannot be resolved by clerical review. In these cases a copy of the SIR is sent to the parents, requesting the necessary information. A listing of these circumstances appears following this list of procedures.

If, because a SIR had to be sent to the parents, complete processing of a PCS is delayed for 15 days or more, a PCS Delayed in Processing Report is automatically prepared and mailed to the financial aid administrator at each institution or scholarship program designated as a recipient. The Delayed in Processing Report gives the financial aid administrator the names of those students who specified that institution as a recipient of the PCS but whose PCSs have been delayed in processing. A student's name is dropped from the next report

Figure 2. Acknowledgment



COLLEGE SCHOLARSHIP SERVICE
Academic Year 1976-77

Student's Last Name	First Name	M.I.	Sex
BROWN	MARY	A	F

Date of Birth (Month / Day / Year)	Social Security Number
01 18 58	012-34-5678

Date of Acknowledgment (Month / Day / Year)	CSS Number
11 14 75	1423489

CORRECTION STUB

Codes of Institutions and Scholarship Programs

1 1070	4 5115
2 1593	5
3 4682	6

Retain this stub if the above codes are correct. If not, correct any code error directly below the incorrect one and return only this stub to the CSS.

PRINCETON, NJ I.N. 376155

ACKNOWLEDGMENT — Detach and Keep for your Records

Your Parents' Confidential Statement (PCS) or Additional College Request (ACR) has been received. The PCS and the analysis will be sent (normally within the next two weeks) to the following institutions and programs.

1 BRADLEY UNIVERSITY
2 OHIO UNIVERSITY
3 SAN DIEGO STATE
4 COLLEGE OF WILLI
5
6

PLEASE NOTE

If more than six institutions and programs were listed on your PCS, an additional Acknowledgment listing the remaining institutions will soon be sent. The code numbers listed on the Correction Stub correspond in sequence to the institutions and programs listed above. See the reverse side for additional information.

ADDITIONAL COLLEGE REQUEST FORM — Use only to request additional institutions and programs.
Academic Year 1976-77

Student's Last Name	First Name	M.I.	Sex
BROWN	MARY	A	F

Date of Birth (Month / Day / Year)	Social Security Number
01 18 58	012-34-5678

Date of Acknowledgment (Month / Day / Year)	CSS Number
11 14 75	1423489

Parent's Name (print) James Brown
Address 1125 Main St.
City, State, Zip Polo, Ohio 54321
Parent's Signature James Brown

DO NOT SEND TO CSS AFTER SEPTEMBER 1, 1976.

IMPORTANT: Check the box next to the number of institutions and programs entered below and enclose the fee indicated.

1 ☐ $3.25 3 ☐ $7.75 5 ☐ $12.25
2 ☑ $5.50 4 ☐ $10.00 6 ☐ $14.50

Use this form if you want your PCS sent to institutions and scholarship programs NOT previously requested. Do not rename any of the institutions and programs shown on the face of the Acknowledgment. To avoid delay, do not send a letter with this form. See the reverse side for additional information and instructions.

See the CSS CODE LIST which came with the PCS. If an institution or program is not listed, print the full name and address (city and state) and leave the CSS Code No. box blank.	CSS Code No.	Institutions and Scholarship Programs
	2562	New York University
	7049	XYZ Corporation
		Scholarship Program

Be sure to enclose check or money order payable to CSS: $3.25 for first institution or program listed above and $2.25 for each additional listing above. Do not send cash or stamps.

MAIL THE COMPLETED FORM AND CORRECT FEE TO:

College Scholarship Service, Box 176, Princeton, NJ 08540

following the completion of processing. A facsimile of this report is shown in Figure 3. Many aid administrators get in touch with students whose names appear on this report to bring their attention to the fact that information is needed to finish processing their PCSs.

7. The scanners who review the PCS and SIR transfer the appropriate clarification to the PCS and identify it by the notation "CSS."

8. A Financial Need Analysis Report (FNAR) is produced initially only for PCSs that contain no conditions that would require further review. The FNAR contains the current analysis, as well as any previous year's analysis, of the PCS with all significant information used in the computation.

Once missing data or clarification needed in the computation have been noted on the PCS, FNARs for PCSs requiring review are produced and sent to each designated institution or agency. Financial aid administrators are encouraged to review the FNAR to consider whether individual circumstances warrant adjustments in the figure suggested as the expected contribution.

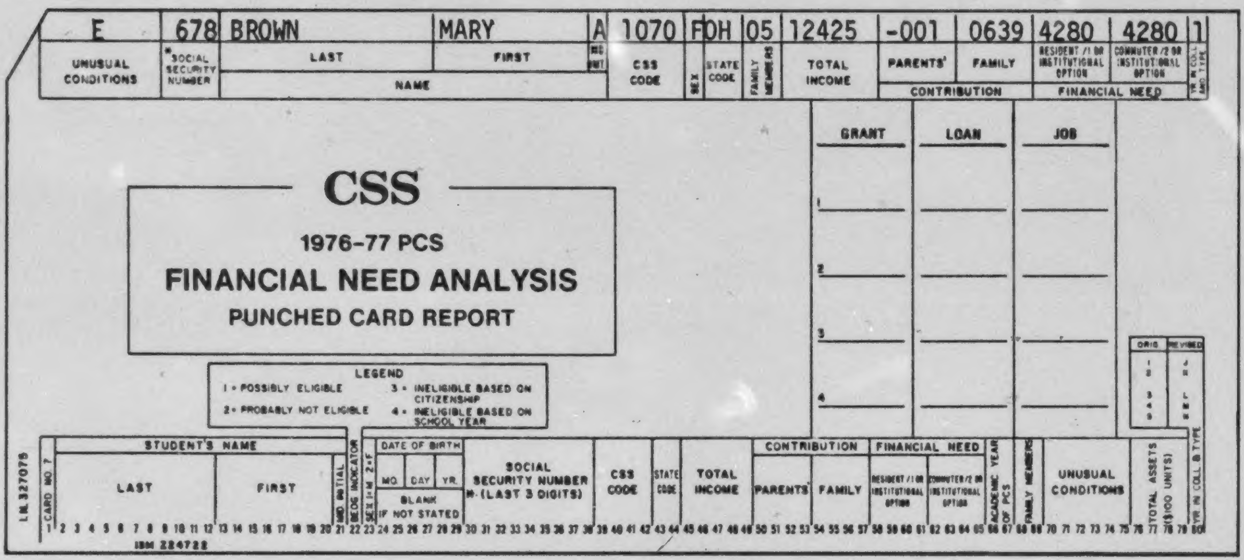
9. After the FNAR has been prepared, a copy of the PCS is produced for each designated institution or scholarship program, so that the complete original information provided by the parents can be available for analysis by the aid administrator. The financial aid administrator can review the data provided on the PCS to determine if any adjustment in the CSS computation is needed.

10. A PCS Financial Need Analysis (FNA) Punched Card Report, containing most of the basic computational data used in the production of the FNAR, may also be produced if the financial aid administrator requests such reports before the start of a processing year. FNA punched cards are offered at no charge. In addition to providing input to a data processing system, the card is useful as a master file card on which aid decisions, federal-report information, and other data may be recorded. The punched card reports can serve as a major

Figure 3. Delayed in Processing Report

```
     PARENTS' CONFIDENTIAL STATEMENTS DELAYED IN PROCESS FOR COLLEGE CODE 1000   PAGE 1
                                     AS OF 05/15/76

LAST      FIRST      M  S  DATE OF    SOCIAL      YR                CSS   DATE      DATE OF    CSS
NAME      NAME       I  X  BIRTH      SECURITY    CL    TYPE        OFF   RECEIVED  SIR        ID NO.

DOE       KAREN      M  2  03 25 58   982453715   1     ORIGINAL    PO    10 31     11 10 75   1311201

JONES     BONNIE     L  2  09 14 58   063543372   1     ACR         PO    04 06     04 14 76   2881313

SMITH     JOHN          1  04 20 55   074438333   3     REVISED     PO    04 13     04 15 76   2951450

YATES     JOAN       R  2  05 08 57   163448994   1     ORIGINAL    PO    03 25     03 31 76   2763016
```

Figure 4. PCS Financial Need Analysis Punched Card Report



E	678	BROWN	MARY	A	1070	F	OH	05	12425	-001	0639	4280	4280	1
UNUSUAL CONDITIONS	*SOCIAL SECURITY NUMBER	NAME LAST	NAME FIRST	MID INIT	CSS CODE	SEX	STATE CODE	FAMILY MEMBERS	TOTAL INCOME	CONTRIBUTION PARENTS'	CONTRIBUTION FAMILY	FINANCIAL NEED RESIDENT /1 OR INSTITUTIONAL OPTION	FINANCIAL NEED COMMUTER /2 OR INSTITUTIONAL OPTION	YR IN COLL AND TYPE

CSS

1976–77 PCS

FINANCIAL NEED ANALYSIS

PUNCHED CARD REPORT

	GRANT	LOAN	JOB
1			
2			
3			
4			

LEGEND

1 = POSSIBLY ELIGIBLE

2 = PROBABLY NOT ELIGIBLE

3 = INELIGIBLE BASED ON CITIZENSHIP

4 = INELIGIBLE BASED ON SCHOOL YEAR

ORIG
REVISED
L.N. 327075
CARD NO. 7
STUDENT'S NAME
LAST
FIRST
MID INITIAL
BEOG INDICATOR
SEX 1=M 2=F
DATE OF BIRTH
MO.
DAY
YR.
BLANK IF NOT STATED
SOCIAL SECURITY NUMBER *(LAST 3 DIGITS)
CSS CODE
STATE CODE
TOTAL INCOME
CONTRIBUTION
PARENTS'
FAMILY
FINANCIAL NEED
RESIDENT /1 OR INSTITUTIONAL OPTION
COMMUTER /2 OR INSTITUTIONAL OPTION
ACADEMIC YEAR OF PCS
FAMILY MEMBERS
UNUSUAL CONDITIONS
TOTAL ASSETS ($100 UNITS)
YR IN COLL & TYPE
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80
IBM 224728

control document and data source in the financial aid office. Aid administrators have an option of requesting that either the negative contribution or the alternate contribution figure be shown on the FNA punched cards. Figure 4 shows a sample punched card with a description of the layout showing key data from the FNAR.

The CSS requests additional information from parents when:

PCS Item 1 – Student's name	Name is missing or illegible.
PCS Item 2 – Institutional and scholarship programs	Name of an institution or scholarship program is illegible, or no entry appears.
PCS Item 6 – Business or farm ownership	"Yes" is checked, indicating farm or business ownership, but appropriate supplement is not submitted with PCS.
PCS Item 7A – Father's salary	1974 and 1975 incomes are not listed, and no explanation is given elsewhere on the PCS.
PCS Item 7B – Dividends	A market value of greater than $20,000 is listed in PCS Item 20 (investments), but no income is given in Item 7B.
PCS Item 7C – Interest income	A total greater than $20,000 is listed in PCS Item 21 (cash, savings, and checking accounts), but no income is given in Item 7C.
PCS Item 7D – Other taxable income.	PCS indicates farm or business ownership, but 1975 income is not listed and no explanation is given. *or* The parents list real estate other than the family residence with an equity value greater than $20,000 in PCS Item 19 but report no income in Item 7D. *or* Family status indicates one parent, female (separated or divorced), but no income from child support or alimony is shown and no explanation is given.
PCS Item 11A – Social security benefits.	Family status indicates mother living, father deceased or father living, mother deceased, but social security benefits are not reported and no explanation is given.

PCS Item 11C – Other nontaxable income	Family status indicates one parent, female (separated or divorced), but no income from child support or alimony is shown and no explanation is given.
PCS Item 18 – Home if owned or being purchased	The unpaid mortgage exceeds present market value. *or* The purchase price or year of purchase is provided and both the home market value and unpaid mortgage are missing., *or* The unpaid mortgage is present but home market value is missing.
PCS Item 25A – Student's social security benefits	Family status indicates mother living, father deceased or father living, mother deceased, but social security benefits are not reported and no explanation is given.

The Student's Financial Statement

The Student's Financial Statement (SFS) has been developed and modified by the CSS over the last several years to provide financial aid administrators with a single document to use in evaluating the need of all students for financial assistance. Students, whether dependent or self-supporting, undergraduate, graduate or professional, single or married, may complete and file the SFS. Institutions and scholarship programs using the SFS may order forms free from the CSS for distribution to students.

The CSS has designed the SFS so that students can classify themselves as either dependent or self-supporting according to criteria established by the United States Office of Education (USOE) for the federally supported Basic Educational Opportunity Grant (BEOG), Supplemental Educational Opportunity Grant (SEOG), College Work-Study (CWS), and National Direct Student Loan (NDSL) programs.

The SFS uses the student's dependency status to determine the conditions under which parents' information must be submitted. If the student is dependent, the SFS instructions indicate that the parents' information must be provided. When the student fulfills the self-supporting criteria but parents' information is required by the institution for establishing eligibility for aid programs, the financial aid administrator should so inform the student in writing. A communication of this type would take precedence over the general SFS instructions.

Parents of the student are requested to sign the SFS regardless of the student's dependency status. By doing so, the parents of a self-supporting student certify their nonsupport and aver the responses to SFS Items 7, 8, and 9 having to do with the student's dependency status. Similarly, if parental data are furnished, parents signing the SFS affirm their responses to SFS Items 50 through 70 as well. The certification and authorization section of the SFS, when properly completed, constitutes sufficient documentation of self-supporting student status for U.S. Office of Education student financial aid programs.

Central processing procedures for the SFS

Figure 5 presents a step-by-step description of the CSS central need analysis service, from the time the SFS sent by the student arrives at the processing center to the time copies of the SFS and the SFNAR are mailed to the institution or program. Boxes that are made of broken lines indicate that the step is initiated by the student, not by the CSS. Arrows made of broken lines show that the step to which the arrow leads occurs only sometimes, not in all cases.

1. The SFS is received from the student by the CSS. It is then stamped with the date of receipt on the upper right-hand corner of the first page, validated for the amount of the processing fee received, and a four-digit CSS code is assigned for each institution or program listed to receive the SFS.

In order to expedite processing, the CSS immediately returns the SFS to the student with a letter of explanation if the student has not listed the institutions and programs to receive the SFS or if the student has not completed the estimated 1976-77 resource items or has not paid the processing fee.

2. The SFS is forwarded for keypunching. Information used in the computation is keypunched and verified.

3. A random sample is selected for quality control. This procedure reveals any problems in the processing system and provides a measure of the turnaround time.

4. The data from the SFS are then edited, using fixed parameters which serve as checks and balances to ensure that the data used in the analysis are documented or explained.

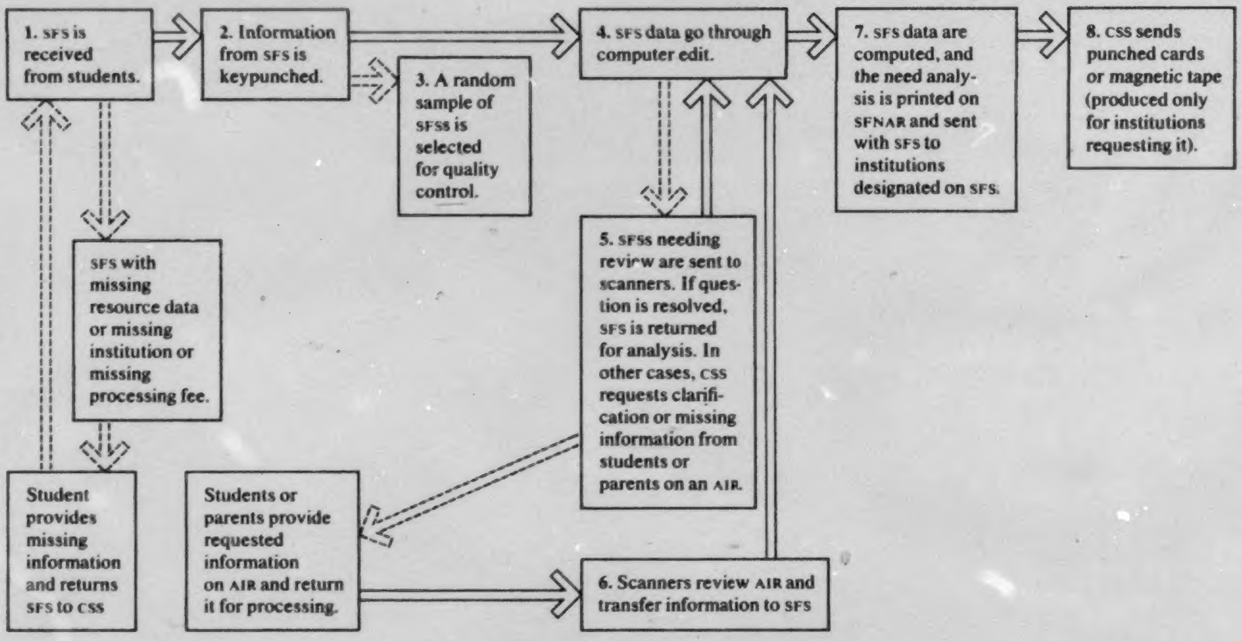
5. An Additional Information Request (AIR) is produced for SFSs that are incomplete or that require internal review. The item number is printed on the AIR for each SFS item requiring review. A printed message also appears on the AIR when the student is dependent (or assumed dependent) and the financial data of the parents have not been provided (Items 56 and 58 are blank). If the SFS item cannot be resolved by clerical review, the AIR is sent to the parents, requesting the necessary information. If a response to an AIR is not received within 30 days, the SFS is processed without the requested information.

6. The SFS items are clerically reviewed and the correct data are entered on the AIR and on the SFS. If the CSS makes a change or clarification on the SFS, it is identified by the notation "CSS."

7. A Student's Financial Need Analysis Report (SFNAR) is produced initially only for SFSs that contain no conditions that require further review.

Once missing data or clarification needed in the computation have been noted on the SFS, SFNARs for SFSs requiring review are produced. Financial aid administrators are encouraged to review the SFNAR to consider whether individual circumstances warrant adjustments in the figures provided.

Figure 5. Steps in processing the SFS


1. SFS is received from students.
2. Information from SFS is keypunched.
3. A random sample of SFSs is selected for quality control.
4. SFS data go through computer edit.
5. SFSs needing review are sent to scanners. If question is resolved, SFS is returned for analysis. In other cases, CSS requests clarification or missing information from students or parents on an AIR.
6. Scanners review AIR and transfer information to SFS
7. SFS data are computed, and the need analysis is printed on SFNAR and sent with SFS to institutions designated on SFS.
8. CSS sends punched cards or magnetic tape (produced only for institutions requesting it).
SFS with missing resource data or missing institution or missing processing fee.
Student provides missing information and returns SFS to CSS
Students or parents provide requested information on AIR and return it for processing.

After the SFNAR has been prepared, the SFS is matched with it and they are mailed together to the institution named by the student. Institutions receive SFSs and matching SFNARs in alphabetical order by students' last names.

When more than one institution or program is listed by the student the original SFS is sent to the first institution listed and copies are sent to the additional institutions. The original SFS is not retained by the CSS. For this reason if a student later wishes additional institutions to receive his statement and analysis, the student must complete a new SFS and submit it to the CSS for processing.

8. A SFS Student's Financial Need Analysis (SFNA) Punched Card Report, containing most of the basic computational data used in the production of the SFNAR, may also be produced if the financial aid administrator requests such reports. SFNA punched cards are offered at no charge. In addition to providing input to a data processing system, the card is useful as a master file card on which aid decisions, federal-report information, and other data may be recorded. The punched card reports can serve as a major control document and data source in the financial aid office. Figure 6 shows a sample SFS Student's Financial Need Analysis Punched Card Report with a description of the layout showing key data from the SFNAR.

Additional CSS services

Magnetic tape output

The CSS offers magnetic tape output to any institution or agency. These tapes can save a financial aid office the time and cost of manual input of data. A description of the tape layout and other information about this service are available from the CSS. Tapes are available on the first of each month from June to December and on the first and fifteenth of each month from January through May. There is a nominal fee for this service.

Overlap lists

On request a university system or a group of institutions that are CSS Assembly members can receive a roster listing the names of financial aid applicants they have in common. The CSS provides each institution with the names of those students who designated that the PCS be sent to one or more other institutions within the group. This service is free to CSS Assembly members.

Institutional Summary Data Service

The Institutional Summary Data Service (ISDS) is designed to help institutions in completing applications for federal aid funds, preparing a variety of federal and institutional reports, reviewing existing aid policies, and developing future plans. It produces summarized tables of data on an institution's financial aid population in two phases.

The ISDS Phase I tables on PCS and SFS filers provide institutions with information such as state of residence, average family income, average expected parents' contribution, total amount of financial need of groups at various income levels, and total amount of need by students' sex and year in college. Annually in October more than twenty Phase I summary tables are provided free of charge to institutions for whom the CSS centrally processed 50 or more PCSs or SFSs during the preceding year.

Institutions and agencies may also receive more extensive data for analyzing unmet need, award packages, and other characteristics of admitted and enrolled students through participation in ISDS Phase II. Phase II reports necessitate the institution's or agency's submitting information on its financial aid population to the CSS. There is a participation fee and a processing fee based on volume for ISDS Phase II. A guide explaining how to interpret and use ISDS information accompanies both phases.

Student Resource Survey

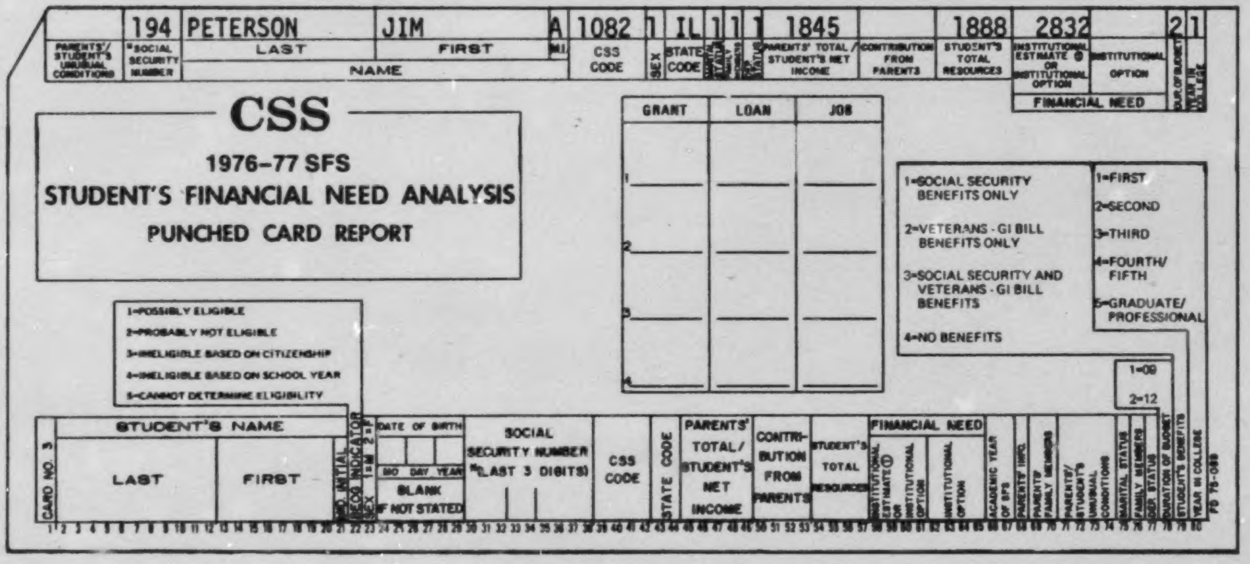
To assist institutions, agencies, and state programs to study the characteristics, needs, and resources of their students, the CSS offers the Student Resource Survey (SRS). A large number of institutions, as well as a number of state agencies, university systems, and associations of institutions have used the SRS to gather information which is otherwise unavailable to assist in making requests for funding, substantiating student expense budgets, and understanding more about their students. The SRS can also be useful in obtaining detailed student expenditure data.

Financial Aid Management Information System

The Financial Aid Management Information System (FAMIS) is a computer-assisted information system designed to increase the effectiveness of the institution's student financial aid program. The FAMIS system processes student applicant and fund data in accordance with the information requirements specified by the user. It combines general routines and specific programs to create and maintain data files, select reports and records, sequence reports, perform computations, and prepare printed and/or punched card reports.

The CSS has an experienced staff to provide consulting and training in financial aid management and computer programs, and to conduct research studies of financial aid operations and policies.

Figure 6. SFS Student's Financial Need Analysis Punched Card Report



PARENTS'/ STUDENT'S UNUSUAL CONDITIONS	*SOCIAL SECURITY NUMBER	NAME LAST	NAME FIRST	MI	CSS CODE	SEX	STATE CODE	[illegible]	[illegible]	[illegible]	PARENTS' TOTAL / STUDENT'S NET INCOME	CONTRIBUTION FROM PARENTS	STUDENT'S TOTAL RESOURCES	FINANCIAL NEED: INSTITUTIONAL ESTIMATE ① OR INSTITUTIONAL OPTION	FINANCIAL NEED: INSTITUTIONAL OPTION	DUR. OF BUDGET	YEAR IN COLLEGE
	194	PETERSON	JIM	A	1082	1	IL	1	1	1	1845		1888	2832		2	1

CSS

1976–77 SFS

STUDENT'S FINANCIAL NEED ANALYSIS

PUNCHED CARD REPORT

GRANT	LOAN	JOB
1		
2		
3		
4		

1=POSSIBLY ELIGIBLE
2=PROBABLY NOT ELIGIBLE
3=INELIGIBLE BASED ON CITIZENSHIP
4=INELIGIBLE BASED ON SCHOOL YEAR
5=CANNOT DETERMINE ELIGIBILITY

1=SOCIAL SECURITY BENEFITS ONLY
2=VETERANS - GI BILL BENEFITS ONLY
3=SOCIAL SECURITY AND VETERANS - GI BILL BENEFITS
4=NO BENEFITS

1=FIRST
2=SECOND
3=THIRD
4=FOURTH/ FIFTH
5=GRADUATE/ PROFESSIONAL

1=09
2=12

CARD NO. 5 | STUDENT'S NAME: LAST, FIRST | MID. INITIAL | BEOG INDICATOR | SEX 1=M 2=F | DATE OF BIRTH: MO DAY YEAR, BLANK IF NOT STATED | SOCIAL SECURITY NUMBER *(LAST 3 DIGITS) | CSS CODE | STATE CODE | PARENTS' TOTAL/ STUDENT'S NET INCOME | CONTRIBUTION FROM PARENTS | STUDENT'S TOTAL RESOURCES | FINANCIAL NEED: INSTITUTIONAL ESTIMATE ① OR INSTITUTIONAL OPTION, INSTITUTIONAL OPTION | ACADEMIC YEAR OF SFS | PARENTS' INFO. | PARENTS' FAMILY MEMBERS | PARENTS'/ STUDENT'S UNUSUAL CONDITIONS | MARITAL STATUS | FAMILY MEMBERS | DEP. STATUS | DURATION OF BUDGET | STUDENT'S BENEFITS | YEAR IN COLLEGE

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80

FS 75-088

7. Constructing student expense budgets

No matter how refined a need analysis system's rationale or how comprehensive its data collection documents, unless the student expense budget is properly constructed attempts to achieve parity in financial aid awards are thwarted. It is essential that financial aid administrators carefully determine typical budgets for general categories of students and, further, that they tailor budgets used in individual need analysis to the circumstances of the student applicant.

Institutional Estimate of Student Expenses

Any postsecondary institution can provide budgets for use in the CSS need analysis services by completing an Institutional Estimate of Student Expenses (IESE). A sample form is illustrated in Figure 1.

This form has been designed to provide financial aid administrators with the utmost flexibility. The financial aid administrator can enter up to 4 budgets for dependent students filing the PCS and 24 budgets (for 9- or 12-month durations or a duration of the institution's choice) for students who complete the SFS. Although each entry box is labeled, the financial aid administrator can complete the form to meet individual institutional needs. For example, if the distinction "out-of-state" (Part I, Section A) is not important, costs for half-time study or costs for special programs could be entered in that box.

The IESE also contains a Part II in which institutions are asked to furnish guidance information for inclusion in the CSS publication, *Student Expenses at Postsecondary Institutions, 1976-77*. This book is used by secondary and postsecondary institutions to assist students and parents in making plans about financing postsecondary education. In order to collect comparable budget information for guidance purposes, the budget categories of Part II of the IESE are specifically defined.

The IESE can be submitted at any time, and the institution can update its student budgets as often as necessary. By using these data, the CSS is able to calculate a student's financial need at a particular institution.

Student expense budgets

The institution's student expense budgets should reflect the student's *total* costs, including direct educational expenses, such as tuition, fees, books, and supplies, and nondirect educational expenses, such as rent, food, clothing, and basic living costs.

Resident students

Because the CSS need analysis system for dependent students excludes the cost of basic maintenance of the student from the minimum standard allowance for the presumed 9 months of postsecondary attendance, the expense budget for resident students should include—in addition to tuition, fees, books, supplies, room, and board—a reasonable amount for clothing, laundry, recreation, and personal expenses. For these additional items the aid administrator may wish to include $400 to $450 in the budget.

Travel expenses should also be included in the resident student's budget. Since travel expenses normally vary widely, they are sometimes difficult to include in the budgets listed with the CSS. However, the total budget used by the institution in setting awards should include this expense. Many financial aid administrators use a standard allowance of the cost of two round-trip fares between the student's home and the institution.

In the case of a student living away from home for the traditional academic calendar, any contribution from the family's adjusted available income is considered usable for educational and related expenses while the student is pursuing a postsecondary education. Consequently, the total of the parents' expected contribution can be deducted from the institution's budget for a resident student, and the remaining amount could be considered as being needed from the institution or other sources.

Commuting students

The budget for a commuting student living at home differs from that of a resident student because of the absence of housing charges. The family's expenditures for food will be reduced only by the meals that the student buys away from home; and the family will undoubtedly continue to provide for personal care and other consumer expenditures as part of the family budget. Also, the amount the family would have given the student to purchase clothing will probably remain a part of the general budget.

There are two ways in which the problem of accommodating parental support for commuting students can be handled equitably. The essential element is to ensure that the parents' total effort for expenses connected with the student—expenses incurred at home and expenses directly attributable to attendance at a postsecondary institution—is recognized.

Option one. The financial aid administrator may wish to include in the commuting student's budget (in addition to tuition, fees, books, and supplies) the full $800 that was excluded as the student's share of expenses for 9 months in deriving the minimum standard allowance. This approach combines the continued expenses of residing at home as well as the out-of-pocket expenses of the student, as illustrated in the following example.

Tuition and fees	Variable	
Books and supplies	$150	
Student's board at home	400	$800 excluded from the MSA
Meals on campus	200	
Miscellaneous personal expenses:		
at home	200	
away from home	400	
Transportation	Variable	
Total	$1,350 plus tuition and fees and local transportation	

This option has the advantage of making it possible to use the same parents' contribution figure when dealing with either resident or commuter budgets.

Option two. An alternative approach is for the financial aid administrator to include in the expense budget for commuting students amounts for lunches and personal expenses that con-

Figure 1. Institutional Estimate of Student Expenses

Return this form to: COLLEGE SCHOLARSHIP SERVICE, Box 176, Princeton, NJ 08540

INSTITUTIONAL ESTIMATE OF STUDENT EXPENSES FOR ACADEMIC YEAR 1976-77

Please print or type:

XYZ University
Exact Name of Institution

800 Fifth Avenue
Address

Clark, California 98073
City, State, Zip Code

Check here if institutional name or address changed during the past year: ☐

Please enter your CSS code number. If you do not have a code number, leave blank and one will be assigned.
8585
CSS Code No.

Robert Jones
Name of Financial Aid Administrator

Director of Financial Aid
Title

Date 10/15/75

PART I: CSS NEED ANALYSIS INFORMATION

- The budgets you submit in Part I will be used to compute need analysis reports for students completing the Parents' Confidential Statement (PCS) and Student's Financial Statement (SFS).
- If you do not yet have 1976-77 budget estimates, the CSS will continue to use the budget figures you currently have on file, if submitted after October 1, 1974. Budget figures submitted prior to October 1, 1974, will not be used. You may revise your budgets at any time and those changes will appear on your Financial Need Analysis Report (FNAR) and Student's Financial Need Analysis Report (SFNAR).

A. INSTITUTIONAL BUDGETS — PCS

Four institutional budget options are provided for each year in college or post-high-school institution. For your convenience, the budget columns are labeled Resident, Commuter, Out-of-State, and Other. However, you may wish to use these columns for other budget categories.

The fourth budget column can be used for any duration you choose. In computing an estimate of need, if your budget is for other than a 9-month period, the total family contribution will be prorated accordingly.

	RESIDENT 9-Month	COMMUTER 9-Month	OUT-OF-STATE 9-Month	OTHER* 3 Months
Total first-year expense	2975	2455	3875	990
Total second-year expense	2975	2455	3875	990
Total third-year expense	3035	2515	3935	1010
Total fourth-year expense	3095	2575	3995	1030
Total fifth-year expense	3095	2575	3995	1030

*List duration of budget.

B. INSTITUTIONAL BUDGETS — SFS

Two institutional budget options are provided for each dependent and self-supporting student category. Your first budget can be for 9- or 12-month duration. Your second budget can be for any duration you choose. In computing an estimate of need, if your second budget is for other than a 9- or 12-month period, student's total resources will be prorated accordingly.

If you do not state your budget preference, CSS will compute a 9-month analysis for the dependent student and a 12-month analysis for the self-supporting student.

SFS DEPENDENT STUDENT

INSTITUTIONAL BUDGET 1 *Check only one box.*		INSTITUTIONAL BUDGET 2 *List duration of budget.*
1 ☒ 9 months 2 ☐ 12 months		9 Months
810	TOTAL TUITION, FEES, BOOKS, AND SUPPLIES	810
	NON-DIRECT EDUCATIONAL EXPENSES (Do not include tuition, fees, books, and supplies.)	
2165	Single student	1645
	Single student and one child	2340
3600	Couple	3100
	Couple and one child	3800

SFS SELF-SUPPORTING STUDENT

INSTITUTIONAL BUDGET 1 *Check only one box.*		INSTITUTIONAL BUDGET 2 *List duration of budget.*
1 ☐ 9 months 2 ☒ 12 months		3 Months
810	TOTAL TUITION, FEES, BOOKS, AND SUPPLIES	270
	NON-DIRECT EDUCATIONAL EXPENSES (Do not include tuition, fees, books, and supplies.)	
3295	Single student	825
4095	Single student and one child	1025
4795	Single student and two children	1200
5395	Single student and three children	1350
5295	Couple	1325
6095	Couple and one child	1525
6795	Couple and two children	1700
7395	Couple and three children	1850

Figure 1. Institutional Estimate of Student Expenses, continued

C. INSTITUTIONAL OPTIONS — PCS and SFS

1. PCS AND SFS SUMMER SAVINGS—DEPENDENT STUDENTS

CSS assumes the following summer savings expectation for PCS and SFS Students:

Year in Institution	Male and Female
1	$500
2	600
3	700
4	700
5	700

You can use the CSS summer savings expectation or you can submit your own institution's assumed summer savings, based on year in institution and sex.

If you choose the institutional summer savings option, ALL boxes must contain a numeric entry. Blank boxes will be treated as zeroes.

If you do not want a CSS or institutional summer savings expectation, check block 2 and enter zero in each box at the right.

Indicate the option you want (check only one box):

1 ☐ CSS summer savings expectation

2 ☒ Institutional summer savings option

Year in Institution	Male	Female
1	400	400
2	500	500
3	600	600
4	600	600
5	600	600

If no option is designated, CSS will use the CSS summer savings expectation.

2. SFS SUMMER SAVINGS — SELF-SUPPORTING STUDENTS

The CSS summer savings expectation for SFS Self-Supporting Students for a 9-month analysis is derived by subtracting student-reported 1976 summer **expenses** from student-reported 1976 summer **resources**.

You can use the CSS summer savings expectation or you can submit your own institution's assumed summer savings, based on year in institution and sex.

If you choose the institutional summer savings option, ALL boxes must contain a numeric entry. Blank boxes will be treated as zeroes.

If you do not want a CSS or institutional summer savings expectation, check block 2 and enter zero in each box at the right.

Indicate the option you want (check only one box):

1 ☒ CSS summer savings expectation

2 ☐ Institutional summer savings option

Year in Institution	Male	Female
1		
2		
3		
4		
5		

If no option is designated, CSS will use the CSS summer savings expectation.

3. PCS AND SFS PUNCHED CARDS

PCS and SFS punched cards are available to institutions for computer application.

Do you want to receive PCS PUNCHED CARDS? 1 ☒ Yes 2 ☐ No SFS PUNCHED CARDS? 1 ☒ Yes 2 ☐ No

If you do not check any boxes, CSS will assume that you do not want punched cards.

4. NEGATIVE OR ALTERNATE PARENTS' CONTRIBUTION

In those cases where CSS reports a negative parental contribution, an alternate contribution is also provided. The alternate computation shows the parents' contribution as "0."

Do you want the negative or alternate parents' contribution shown on your SFNAR and on your PCS and SFS punched cards?

Check only one box: 1 ☒ NEGATIVE 2 ☐ ALTERNATE

If neither box is checked, the negative parents' contribution will appear on the SFNAR and on the PCS and SFS punched cards.

5. PCS AND SFS PUNCHED CARDS — ESTIMATES OF NEED

If you are receiving punched cards, check the *two* estimates of need you want to appear on your

PCS PUNCHED CARDS
1 ☒ Resident
2 ☒ Commuter
3 ☐ Out-of-State
4 ☐ Other

If no box is checked, the resident and commuter estimates will appear on your PCS punched cards.

SFS PUNCHED CARDS
1 ☒ Self-supporting student — Institutional Budget 1
2 ☐ Self-supporting student — Institutional Budget 2
3 ☒ Self-supporting student — National Standard

If no box is checked, Institutional Budget 1 and National Standard estimates will appear on your SFS punched cards for self-supporting students.

Dependent student: Institutional Budget 1 and Institutional Budget 2 will always appear on your SFS punched cards for dependent students.

6. INSTITUTIONAL SUMMARY DATA SERVICE (ISDS) — PHASE I

Check the one PCS budget and one SFS budget you want CSS to use in Phase I of ISDS.

PCS:
1 ☒ Resident
2 ☐ Commuter

SFS:
1 ☒ Self-supporting student — Institutional Budget 1
2 ☐ Self-supporting student — National Standard

Dependent student: Institutional Budget 1 will always be used in Phase I for dependent students.

Figure 1. Institutional Estimate of Student Expenses, continued

PART II: GUIDANCE INFORMATION — ACADEMIC YEAR 1976-77

- If your institution does not have detailed 1976-77 budget information available for publication at this time, you may wish to leave Part II blank. You may complete Part II or update information already on file at any time. In addition, a special follow-up mailing will be sent to you in December.

A. GENERAL INFORMATION

1. Date by which you ask students to submit the Parents' Confidential Statement (PCS):

MONTH Jan. DAY 15

Date by which you ask students to submit the Student's Financial Statement (SFS):

MONTH Jan. DAY 15

2. Do you accept the PCS for:
- ☒ Dependent students
- ☒ Entering students
- ☐ Upperclass students
- ☐ All students

Do you accept the SFS for:
- ☒ Self-supporting students
- ☒ Entering students
- ☒ Upperclass students
- ☐ All students

3. Check the boxes that best describe the type and control of your institution and the term of academic study.

TYPE (Check one.)	CONTROL (Check one.)	ACADEMIC TERM
1 ☐ Two-year or less	1 ☒ Public	1 ☐ Semester
2 ☒ Four-year	2 ☐ Private	2 ☐ Trimester
3 ☐ Graduate/ Professional	3 ☐ Proprietary	3 ☒ Quarter
		4 ☐ Other

4. Do you have institutional student housing?

1 ☒ Yes 2 ☐ No

What percent of your students is serviced by institutional student housing? 14 %

B. BUDGET INFORMATION

The information you provide in this section will appear in CSS publications such as *Student Expenses at Postsecondary Institutions, 1976-77*, which is used by high schools and post-high-school institutions to assist students and parents in making plans about financing post-high-school education.

To collect comparable budget information for guidance purposes, the budget categories in this section have been specifically defined.

Your resident budgets should represent the 9-month expenses of dependent students living away from their parents, in facilities operated by the institution and in private housing.

Your commuter budget should represent the 9-month expenses of dependent students who live at home with their parents.

Your self-supporting budget should represent the 12-month expenses of single self-supporting students.

Information you submit should apply only to students who attend your institution. For example, if you have only commuter students, do not complete the resident column.

If you have a range of expenses for any one category (for example, transportation expenses for commuter students), please enter your *average* expense. Do not leave the box blank.

Tuition and Fees. Include tuition and general fees charged to all first-year students. Out-of-state tuition should represent *only* the additional charge made to students who do not meet state (or district) residence requirements.

Books and Supplies. Include the average cost of books and supplies for a first-year student.

Room and Board. For your resident budget — institutional housing, give the room and board charges for students living in facilities operated by the institution. For your resident budget — private housing, give the average cost of room and board for students maintaining a residence away from their parents.

For your commuter budget, estimate the cost of a student's food and other at-home miscellaneous expenses but excluding the estimated cost of room. For a 9-month academic year, such costs are estimated to be approximately $600.

Your self-supporting budget should reflect the average room and board expenses for a single self-supporting student for a 12-month period.

Transportation. For your resident budget, this figure would normally be the cost of two round trips from the student's home; for your commuter or self-supporting budget, this figure should reflect the total cost of transportation to and from your institution during the 9- or 12-month period.

Other expenses. Include the average expenditures for personal or "miscellaneous" expenses such as clothing, laundry, entertainment, incidental meals, medical insurance, and furnishings as applicable.

FIRST-YEAR BUDGETS 1976-77	9-Month Resident			
	Institutional Housing	Private Housing	9-Month Commuter	12-Month Self-Supporting
Tuition and fees	620	620	620	620
Additional out-of-state tuition charge	900			
Books and supplies	190	190	190	190
Room and board	1450	1490	720	2085
Transportation	235	235	410	520
Other expenses	480	500	515	690

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Table 1. SFS national average expenses – dependent students

	Single individual	One parent			Couple			
For nine months:		*1 child*	*2 children*	*3 children*	*No children*	*1 child*	*2 children*	*3 children*
Rent, mortgage, or room, including utilities	$ 730	$ 850	***	***	$1,430	$1,300	***	***
Food or board and household supplies	590	660			1,060	1,080		
Clothing, laundry, and cleaning	200	270			290	280		
Transportation	320	340			740	560		
Medical and dental	90	110			190	360		
Other expenses	190	360			610	520		
Total expenses	$2,120	$2,590			$4,320	$4,100		
For twelve months:								
Rent, mortgage, or room, including utilities	$1,000	$1,130	$1,320	***	$2,010	$1,780	***	***
Food or board and household supplies	780	860	1,190		1,480	1,500		
Clothing, laundry, and cleaning	240	360	440		390	420		
Transportation	500	540	600		1,050	820		
Medical and dental	120	170	170		260	450		
Other expenses	270	670	790		920	850		
Total expenses	$2,910	$3,730	$4,510		$6,110	$5,820		

*** The number of students in this SFS-filing population is too small to provide statistically significant information.

stitute out-of-pocket expenses for the student and to exclude from the commuting student's budget expenses for necessities provided at home. It is also necessary to reduce the expected parents' contribution to compensate for expenses covered by the family at home. This option will result in a reduction of the parents' contribution by $600, the amount which parents will continue to spend on the student's basic costs at home. For example, in determining the need of commuting students, the following approach could be adopted. First, a budget is constructed to include all actual cash expenses of the student, such as the following.

Tuition and fees	Variable
Books and supplies	$150
Meals on campus	200
Miscellaneous personal expenses: away from home	400
Transportation	Variable
Total	$750 plus tuition and fees and local transportation

Second, the parents' contribution is computed in the usual way and then reduced by $600 to compensate for expenses covered by the family at home. All other steps in need determination proceed as they normally would.

SFS national averages

Many financial aid administrators will have little difficulty constructing typical expense budgets. For those who are less experienced in budgeting for dependent and/or self-supporting students, it is often difficult to evaluate the appropriate amounts for items such as rent, food, clothing, and other basic living expenses.

To assist financial aid administrators in judging the appropriateness of their institutional student expense budgets for SFS filers, statistics compiled by the CSS on the 1975-76 SFS-filing population are presented in Tables 1 and 2. The SFS national averages, for both dependent and self-supporting students, do not include the student's and spouse's direct educational expenses.

The SFS national averages are given for each of the maintenance expenses of the student. These amounts are updated annually on the basis of expense data reported by the previous year's SFS-filing population. Because of the size of certain segments of the filing population, the CSS is not able to provide national averages for those segments.

Table 2. SFS **national average expenses – self-supporting students**

	Single individual	One parent			Couple			
		1 child	*2 children*	*3 children*	*No children*	*1 child*	*2 children*	*3 children*
For nine months:								
Rent, mortgage, or room, including utilities	$ 980	$1,340	$1,700	$1,760	$1,620	$1,650	$1,870	$ 1,950
Food or board and household supplies	660	880	1,180	1,440	1,180	1,320	1,650	1,920
Clothing, laundry, and cleaning	190	300	420	450	320	360	440	520
Transportation	360	420	480	480	800	740	830	860
Medical and dental	100	130	180	160	240	330	380	380
Other expenses	230	590	730	700	860	1,020	1,410	1,470
Total expenses	$2,520	$3,660	$4,690	$4,990	$5,020	$5,420	$6,580	$ 7,100
For twelve months:								
Rent, mortgage, or room, including utilities	$1,380	$1,830	$2,130	$2,290	$2,250	$2,260	$2,560	$ 2,760
Food or board and household supplies	910	1,210	1,630	1,930	1,660	1,850	2,290	2,750
Clothing, laundry, and cleaning	260	410	520	610	440	490	600	760
Transportation	530	580	640	640	1,170	1,080	1,200	1,290
Medical and dental	160	180	210	220	330	430	490	570
Other expenses	370	760	890	850	1,360	1,490	2,010	2,340
Total expenses	$3,610	$4,970	$6,020	$6,540	$7,210	$7,600	$9,150	$10,470

Sample cases

Description of Barbara Suffolk case

Barbara is one of three children, two of whom will be in college next year. The family income is from father's and mother's wages with some income from dividends and interest.

Both parents work, therefore an employment allowance has been granted against income. The allowance is 50 percent of the lower salary up to a maximum of $1,500.

"Other unusual expenses" are not considered in the CSS analysis but would reduce the parents' contribution by $100 or more if allowed. The financial aid officer may wish to review the expenses to determine if an adjustment to income is warranted.

The CSS reviews "other debts outstanding" when the amount of the entry is great enough to have a significant effect on the parents' contribution. In this instance, it would not have such an effect. If the entry were disallowed, the parents' contribution for the student would be altered by $29.

When there is more than one family member in college the parents are less able to contribute for each student than if only one were in college. The Suffolk family will have two children in college and are expected to contribute 70 percent of their "total parents' contribution" for this student.

The institution has taken the option of providing its own summer savings expectation rather than using the CSS summer savings expectation.

Barbara submitted an Additional College Request (ACR) after the initial processing of the PCS to request that a copy of her PCS and FNAR also be sent to the University of Georgia. In addition to noting the name and CSS code, the CSS stamps "ACR" and enters the date received in Item 2 of the PCS.

PARENTS' CONFIDENTIAL STATEMENT (PCS) 1140023
Academic Year 1976-77

Read instructions carefully as you complete this form.
USE BLACK OR DARK INK; DO NOT USE PENCIL. BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 2 below and enclose the fee indicated.

1 ☐ $4.00 3 ☐ $ 8.50 5 ☐ $13.00
2 ☒ $6.25 4 ☐ $10.75 6 ☐ $15.25

[illegible] 18 '75

1A STUDENT'S NAME	SUFFOLK STUDENT'S LAST NAME	BARBARA STUDENT'S FIRST NAME	M MID INIT	1 ☐ M 2 ☒ F SEX	05 10 58 MO. DAY YEAR STUDENT'S DATE OF BIRTH	841932217 STUDENT'S SOCIAL SECURITY NUMBER

1B STUDENT'S PERMANENT MAILING ADDRESS
211 TREMONT DRIVE
NUMBER, STREET, AND APARTMENT NUMBER
ATLANTA (CITY) GA (STATE) 30314 (ZIP CODE)

1C STUDENT'S MARITAL STATUS (Check only one box.) 1 ☒ Single 2 ☐ Married 3 ☐ Separated, divorced, widowed

1D Is student a U.S. citizen or a permanent resident? 1 ☒ YES 2 ☐ NO
If appropriate, enter student's visa number:

1E Student's year in college or post-high-school institution during 1976-77 (Check only one box.) 1 ☒ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF

1F PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☒ Married 2 ☐ Separated 3 ☐ Divorced 4 ☐ Mother living, father deceased 5 ☐ Father living, mother deceased 6 ☐ Other If you checked "Other," explain in ㉝.

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not list a given institution or program more than once. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO	NAME	CITY	STATE	CSS CODE NO
VANDERBILT	NASHVILLE	TN	1871	ACR 11-21 Univ. of Georgia	Athens	GA	5813
TULANE	NEW ORLEANS	LA	6832				

Father, Stepfather, or Male Guardian

3A NAME JOHN SUFFOLK AGE 45
HOME ADDRESS 211 TREMONT DRIVE ZIP CODE 30314
OCCUPATION MECHANIC TITLE SUPERVISOR
EMPLOYED BY SOUTHERN ELECTRIC NUMBER OF YEARS 13

Mother, Stepmother, or Female Guardian

3B NAME VIRGINIA SUFFOLK AGE 42
HOME ADDRESS 211 TREMONT DRIVE ZIP CODE 30314
OCCUPATION SALESCLERK TITLE
EMPLOYED BY HARRISON'S NUMBER OF YEARS 3

4A Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank.) 1975: 5

4B Enter total size of parents' household (include the student named on this form, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children by name in 32.) 5

4C Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77: 2

5 To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES ☒ 1 NO ☐ 2

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO ☒ 1 YES ☐ 2
▶ IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7.

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY

	TOTAL 1974	TOTAL 1975	ESTIMATED 1976
⑦ TAXABLE INCOME BEFORE DEDUCTIONS A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$ 11910	$ 12450	$ 13100
Mother, stepmother, or female guardian	$ 4200	$ 4650	$ 4900
B. Dividends	$ 150	$ 160	$ 160
C. Interest income	$ 150	$ 140	$ 140
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
8 Add 7A, 7B, 7C, and 7D	$ 16410	$ 17400	$ 18300
⑨ ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in ㉝.)	$ 310	$ 350	$ 400
10 Subtract 9 from 8 for adjusted gross income	$ 16100	$ 17050	$ 17900
⑪ NONTAXABLE INCOME (See instructions.) A. Social security benefits	$ 0	$ 0	$ 0
B. Veterans benefits (Report student's benefits only in 25B.)	$ 0	$ 0	$ 0
C. Welfare and other nontaxable income (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
12 TOTAL INCOME (Add 10, 11A, 11B, and 11C.)	$ 16100	$ 17050	$ 17900
⑬ MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in ㉝.)	$ 900	$ 1105	$ 1000
⑭ CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
⑮ IRS ITEMIZED DEDUCTIONS (See instructions.)	$ 2950	$ 3040	$ 3000
16 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 1500	$ 1700	
⑰ OTHER UNUSUAL EXPENSES (See instructions, itemize, and give dollar amounts in ㉝.)	$ 311	$ 915	

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
18 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED 19 60 PURCHASE PRICE $ 17000	$ 32000	$ 32000	$ 4200
⑲ OTHER REAL ESTATE (Describe in ㉝.) (Do not include amounts entered on Supplement A or B.)	$ 0	$ 0	$ 0
⑳ INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in ㉝.)		$ 3250	$ 0
21 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 2750
22 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.) A. Total assets for 1975 from Supplement A, line 10, or Supplement B, line 11			$ 0
B. Total indebtedness for 1975 from Supplement A, line 12, or Supplement B, line 13			$ 0
C. Percent of ownership for 1975 from Supplement A, line 14, or Supplement B, line 15			0%
㉓ OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in ㉝.)			$ 1200
Amount of 23 to be paid during 1976			$ 600

Student Applicant's Assets and Benefits

24 ASSETS (as of June 1, 1976) A. SAVINGS (Do not include 1976 summer earnings.)		$ 350
Ⓑ OTHER (endowments, trusts, inheritances, and investments)		$ 0
25 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1976, and June 30, 1977) A. Amount of social security benefits to be received PER MONTH		$ 0
Number of months social security benefits to be received	0	
B. Amount of Veterans-GI Bill benefits to be received PER MONTH		$ 0
Number of months Veterans-GI Bill benefits to be received	0	
Ⓒ Other payments PER YEAR		$ 0

STUDENT
LAST NAME SUFFOLK
FIRST NAME BARBARA
MIDDLE INITIAL M

Student's Total Resources

If applicant is an entering first-time student, complete only the 1976-77 column.

26 RESOURCES ARE FOR ☒ 9 months ☐ 12 months

	ACTUAL 1975-76	ESTIMATED 1976-77
A RESOURCES FROM PARENTS OR GUARDIAN	$	$ 500
B GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
		* 0
		* 0
C SAVINGS FROM SUMMER EARNINGS		450
D TERM-TIME EARNINGS		0
E VETERANS-GI BILL BENEFITS		0
F SOCIAL SECURITY BENEFITS		0
G EDUCATIONAL LOANS		* 0
H OTHER SOURCES (LIST BELOW)		
SAVINGS		350
TOTAL	$	$ 1300

** Include in the 1976-77 column only the grants, scholarships, and loans you actually have been awarded.*

Divorced/Separated Parents

27 (To be completed by parent or guardian who has filed this PCS)

A. OTHER PARENT'S NAME

HOME ADDRESS

OCCUPATION

EMPLOYER

B Student's parents are (check one): ☐ divorced ☐ legally separated ☐ separated, no court action

C Date of divorce or separation:

D Name of parent who claimed student as a tax dependent:

E Amount of child support received for the student: $ per month

F According to court order, when will this support end?

G Amount of total child support received for all children: $ per month

H. Amount of alimony received: $ per ☐ week ☐ month ☐ year

I. Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No

If yes, how much per year? $

If there are special circumstances, check here ☐ and explain in ㉝

Parents' Additional Information

28 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in ㉝)	$1540	29 STATE AND LOCAL INCOME AND PROPERTY TAXES	$ 1115	30 FACE VALUE OF LIFE INSURANCE POLICIES	$15000	31 TOTAL CAR INDEBTEDNESS (List make and year of family cars in ㉝)	$ 1500

32 PROVIDE BELOW INFORMATION FOR ALL **CHILDREN** YOU ENTERED IN 4B. DO NOT LEAVE BLANK. If you need additional space, use ㉝.

A. NAME (LIST STUDENT APPLICANT ON LINE 1)	B. AGE	C. CHECK IF LIVING WITH FAMILY	D. NAME OF PRESENT SCHOOL OR COLLEGE 1975-76	E. YEAR IN SCHOOL OR COLLEGE 1975-76	EDUCATIONAL EXPENSES 1975-76		FINANCIAL AID RECEIVED 1975-76		J. NAME OF INSTITUTION TO BE ATTENDED IN 1976-77 (LEAVE BLANK FOR STUDENT APPLICANT)	K. CHECK APPROPRIATE BOX IF ATTENDING IN 1976-77		
					F. TUITION AND FEES	G. ROOM AND BOARD	H. SCHOLARSHIPS OR GIFT AID	I. LOANS AND EMPLOYMENT		PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE
1 BARBARA	18	X	LEE H.S.	12	$	$	$	$	SAME AS ITEM 2			X
2 DONALD	20	X	UNIV OF GA	SOPH	543	1217	0	900	UNIV OF GA			X
3 MARILYN	12	X	EWING JR HS	7					EWING JR.HS	X		
4												
5												

㉝ USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

7A. 1976 SALARY INCREASES FOR MYSELF AND WIFE ARE ESTIMATED.

9. EXPENSES RELATED TO TRAVEL BETWEEN SOUTHERN ELECTRIC PLANT SITES.

13. MEDICAL EXPENSES NOT COVERED BY INSURANCE

1974		1975	
$200	DR. HARRISON	$195	DR. SAMUELS
315	DR. CANTREL	295	DR. CANTREL
385	DR. SANDERS	165	EYEGLASSES (MOTHER AND 3 CHILDREN WEAR GLASSES)
900		450	DR. SANDERS
		1105	

15. ITEMIZED DEDUCTIONS

1974		1975	
$625	MEDICAL	$700	MEDICAL
660	CONTRIBUTION	675	CONTRIBUTION
1115	TAXES	1115	TAXES
550	INTEREST	550	INTEREST
2950		3040	

17.

1974		1975	
$311	GUTTERS REPLACED	$350	LEGAL FEES, PINSKY & PATTON
		565	MAJOR REPAIR ON '68 PONTIAC

20. 75 SHARES SOUTHERN ELECTRIC, 52 SHARES UNIVERSAL ELECTRONICS.

23. BANK LOAN TO FINANCE PURCHASE OF REFRIGERATOR-FREEZER AND WASHER AND DRYER

31. '68 PONTIAC, '72 CHEVROLET

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 2 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in item 2 to discuss the information contained on this form with the student. YES ☒ NO ☐

John Suffolk	0 1 3 8 8 9 3 0 6	DATE COMPLETED
FATHER OR MALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	
Virginia Suffolk	3 8 1 7 2 2 2 4 1	10/8/75
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	

▶▶ Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◀◀

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 1977

CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER			FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	Rev	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS Identification No.	CSS CODE
SUFFOLK	BARBARA	M	F	05	10	58	841	93	2217	5	2	1	1		12-5	E G	1140023	5813

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NON-TAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
1	17050	0	17050	594	0	1700	1000	1364	1500	8350	14508	2542

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	RETIREMENT RESERVE ALLOWANCE	DISCRETIONARY NET WORTH	CONV. %	INCOME SUPPLEMENT
1	27800	0	3250	2750	0	33800	1200	32600	10000	22600	12	2712

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	PARENTS' SHARE OF STUDENTS SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS					TOTAL FAMILY CONTRIBUTION FOR STUDENT
								SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G.I. BILL	OTHER	
1	0	5254	1203	70	391	451	842	400	122	0	0	0	1364

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4
1	2360	1850	3080		996	486	1716	

ESTIMATED BASIC GRANT ELIGIBILITY

PROBABLY NOT ELIGIBLE

*FAMILY STATUS

1 = Two parents, married
2 = Two parents, separated or divorced
3 = One parent, male
4 = One parent, female
5 = Indeterminate, one parent assumed
6 = Indeterminate, two parents assumed

**STUDENT'S STATUS

1 = Single
2 = Married
3 = Separated, divorced, widowed

***UNUSUAL CONDITIONS

A = No U.S. tax reported for 1975; calculated tax used.
B = U.S. tax reported for 1975 is less than 80% of calculated tax; reported tax used.
C = U.S. tax reported for 1975 exceeds calculated tax by 10% or more; calculated tax used.
D = Income for 1976 differs by $2,000 from 1975 income.
E = Medical and dental expenses reduce parents' contribution by $100 or more.
F = Casualty or theft loss(es) reduce parents' contribution by $100 or more.
G = Other unusual expenses not considered in analysis that will reduce parents' contribution by $100 or more.
H = Student's year in institution assumed to be "1".

INSTITUTIONAL ESTIMATE

1. Institutional budget ____
2. Institutional adjustment ____
3. TOTAL BUDGET ____
4. Parents' contribution ____
5. Student's summer savings ____
6. Student's assets ____
7. Student's benefits ____
8. Other ____
9. TOTAL CONTRIBUTION ____
10. FINANCIAL NEED (line 3 minus 9) ____

FINANCIAL AID AWARD

1. GRANT ____
____
2. LOAN ____
____
3. JOB ____

I.N. 235980

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Description of Daniel Pierce case

Daniel is an upperclassman who has a sister also attending college. Mrs. Pierce is sole support of the family. Mother's income is from earnings; however, the family also receives social security benefits. The CSS subtracts 9 months of the student's social security benefits from the family income and considers this amount potentially to be a direct student benefit to meet the student's educational expenses. This subtraction is shown as "social security adjustment."

If the family income is low, the student's social security benefits (or a portion of them) are considered part of the family income and therefore returned to the parent. The amount that the CSS returns to the parent is shown as "parents' share of student's social security benefits." In the Pierce case, the parent is allocated 60 percent of the student's social security benefits.

A Supplementary Information Report (SIR) was generated because other debts outstanding exceeded assets. The PCS was reviewed and the debt was allowed by the CSS.

This case illustrates the negative income supplement. In cases where net worth is less than the minimum to provide adequately for a moderate retirement-income level and available income is less than $4,000, a negative income supplement is calculated and treated as an allowance against available income, thereby reducing the adjusted available income.

The "other/4" budget column can be utilized for any period of time that the institution chooses. If the budget submitted is for a period other than 9 months, the CSS prorates the total family contribution to arrive at an appropriate estimate of need. In the Pierce case, the "other" budget and "other" need are for a 5-month period.

Daniel is a senior at the University of Denver and has filed a PCS in past years. The FNAR shows financial data for the previous year.

PARENTS' CONFIDENTIAL STATEMENT (PCS) A 141123
Academic Year 1976-77

Read instructions carefully as you complete this form.
USE BLACK OR DARK INK; DO NOT USE PENCIL. BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 2 below and enclose the fee indicated.

OCT 8 75

1 ☒ $4.00 3 ☐ $ 8.50 5 ☐ $13.00
2 ☐ $6.25 4 ☐ $10.75 6 ☐ $15.25

1A STUDENT'S NAME: PIERCE (STUDENT'S LAST NAME) DANIEL (STUDENT'S FIRST NAME) R (MID INIT)
SEX: 1 ☒ M 2 ☐ F
STUDENT'S DATE OF BIRTH: 03 (MO.) 17 (DAY) 55 (YEAR)
STUDENT'S SOCIAL SECURITY NUMBER: 098382311

1B STUDENT'S PERMANENT MAILING ADDRESS: 171 SIMMONS AVENUE (NUMBER, STREET, AND APARTMENT NUMBER)
NEW PLATEAU (CITY) NM (STATE) 87031 (ZIP CODE)

1C STUDENT'S MARITAL STATUS (Check only one box.) 1 ☒ Single 2 ☐ Married 3 ☐ Separated, divorced, widowed

1D Is student a U.S. citizen or a permanent resident? 1 ☒ YES 2 ☐ NO
If appropriate, enter student's visa number:

1E Student's year in college or post-high-school institution during 1976-77 (Check only one box.) 1 ☐ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☒ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF.

1F PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☐ Married 2 ☐ Separated 3 ☐ Divorced 4 ☒ Mother living, father deceased 5 ☐ Father living, mother deceased 6 ☐ Other If you checked "Other," explain in ㉝.

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not list a given institution or program more than once. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.	NAME	CITY	STATE	CSS CODE NO.
UNIV OF DENVER	DENVER	CO	4842				

Father, Stepfather, or Male Guardian

3A NAME DECEASED AGE
HOME ADDRESS ZIP CODE
OCCUPATION TITLE
EMPLOYED BY NUMBER OF YEARS

Mother, Stepmother, or Female Guardian

3B NAME JANE PIERCE AGE 50
HOME ADDRESS 171 SIMMONS AVENUE ZIP CODE 87031
OCCUPATION CASEWORKER TITLE WEL. EXAM.
EMPLOYED BY DEPT. SOCIAL SERVICES NUMBER OF YEARS 7

4A Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank.) 1975: 3

4B Enter total size of parents' household (include the student named on this form, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children by name in 32.) 3

4C Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77: 2

5 To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES ☒ 1 NO ☐ 2

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO ☒ 1 YES ☐ 2
► IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7.

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY.

	TOTAL 1974	TOTAL 1975	ESTIMATED 1976
⑦ TAXABLE INCOME BEFORE DEDUCTIONS A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$ 0	$ 0	$ 0
Mother, stepmother, or female guardian	$ 9845	$ 10500	$ 11000
B. Dividends	$ 0	$ 0	$ 0
C. Interest income	$ 50	$ 15	$ 10
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
8 Add 7A, 7B, 7C, and 7D	$ 9895	$ 10515	$ 11010
⑨ ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
10 Subtract 9 from 8 for adjusted gross income	$ 9895	$ 10515	$ 11010
⑪ NONTAXABLE INCOME (See instructions.) A. Social security benefits	$ 3840	$ 3840	$ 3840
B. Veterans benefits (Report student's benefits only in 25B.)	$ 0	$ 0	$ 0
C. Welfare and other nontaxable income (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
12 TOTAL INCOME (Add 10, 11A, 11B, and 11C.)	$ 13735	$ 14355	$ 14850
⑬ MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in ㉝.)	$ 450	$ 750	$ 750
⑭ CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
⑮ IRS ITEMIZED DEDUCTIONS (See instructions.)	$ 0	$ 0	$ 0
16 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 940	$ 1000	▨
⑰ OTHER UNUSUAL EXPENSES (See instructions, itemize, and give dollar amounts in ㉝.)	$ 0	$ 0	▨

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY.

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
18 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED: 19 — PURCHASE PRICE: $ —	$ 0	$ 0	$ 0
⑲ OTHER REAL ESTATE (Describe in ㉝.) (Do not include amounts entered on Supplement A or B.)	$ 0	$ 0	$ 0
⑳ INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in ㉝.)		$ 0	$ 0
21 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 340
22 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.) A. Total assets for 1975 from Supplement A, line 10, or Supplement B, line 11			$ 0
B. Total indebtedness for 1975 from Supplement A, line 12, or Supplement B, line 13			$ 0
C. Percent of ownership for 1975 from Supplement A, line 14, or Supplement B, line 15			0 %
㉓ OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in ㉝.)			$ 1200
Amount of 23 to be paid during 1976			$ 550

Student Applicant's Assets and Benefits

24 ASSETS (as of June 1, 1976) A. SAVINGS (Do not include 1976 summer earnings.)		$ 120
Ⓑ OTHER (endowments, trusts, inheritances, and investments)		$ 0
25 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1976, and June 30, 1977) A. Amount of social security benefits to be received PER MONTH		$ 160
Number of months social security benefits to be received	12	▨
B. Amount of Veterans-GI Bill benefits to be received PER MONTH		$ 30
Number of months Veterans-GI Bill benefits to be received	9	▨
Ⓒ Other payments PER YEAR		$ 0

STUDENT

LAST NAME PIERCE

FIRST NAME DANIEL

MIDDLE INITIAL R

Student's Total Resources

If applicant is an entering first-time student, complete only the 1976-77 column.

26 RESOURCES ARE FOR ☒ 9 months ☐ 12 months

	ACTUAL 1975-76	ESTIMATED 1976-77
A RESOURCES FROM PARENTS OR GUARDIAN	$ 500	$ 500
B GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
	650	* 0
		*
C SAVINGS FROM SUMMER EARNINGS	600	0
D TERM-TIME EARNINGS	515	500
E VETERANS-GI BILL BENEFITS	270	270
F SOCIAL SECURITY BENEFITS	1440	1440
G EDUCATIONAL LOANS	1200	* 0
H OTHER SOURCES (LIST BELOW)		
TOTAL	$ 5175	$ 2710

** Include in the 1976-77 column only the grants, scholarships, and loans you actually have been awarded.*

Divorced/Separated Parents

27 (To be completed by parent or guardian who has filed this PCS)

A. OTHER PARENT'S NAME

HOME ADDRESS

OCCUPATION

EMPLOYER

B. Student's parents are (check one):

☐ divorced ☐ legally separated ☐ separated, no court action

C. Date of divorce or separation:

D. Name of parent who claimed student as a tax dependent:

E. Amount of child support received for the student: $ per month

F. According to court order, when will this support end?

G. Amount of total child support received for all children: $ per month

H. Amount of alimony received: $ per ☐ week ☐ month ☐ year

I. Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No

If yes, how much per year? $

If there are special circumstances, check here ☐ and explain in ㉝.

Parents' Additional Information

28 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in ㉝)	$ 1800	29 STATE AND LOCAL INCOME AND PROPERTY TAXES	$ 310	30 FACE VALUE OF LIFE INSURANCE POLICIES	$ 0	31 TOTAL CAR INDEBTEDNESS (List make and year of family cars in ㉝)	$ 0

32 PROVIDE BELOW INFORMATION FOR ALL **CHILDREN** YOU ENTERED IN 48. DO NOT LEAVE BLANK. If you need additional space, use ㉝.

					EDUCATIONAL EXPENSES 1975-76		FINANCIAL AID RECEIVED 1975-76			K. CHECK APPROPRIATE BOX IF ATTENDING IN 1976-77		
	A. NAME (LIST STUDENT APPLICANT ON LINE 1)	B AGE	C. CHECK IF LIVING WITH FAMILY	D. NAME OF PRESENT SCHOOL OR COLLEGE 1975-76	E. YEAR IN SCHOOL OR COLLEGE 1975-76	F. TUITION AND FEES	G. ROOM AND BOARD	H. SCHOLARSHIPS OR GIFT AID	I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1976-77 (LEAVE BLANK FOR STUDENT APPLICANT)	PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE
1	DANIEL	20	X	UNIV OF DEN	JR	$ 2920	$ 1300	$ 650	$ 1715	SAME AS ITEM 2			X
2	BARBARA	19	X	UNIV OF NM	SOPH	460	0	0	250	UNIV OF NM			X
3													
4													
5													

㉝ USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

7C. INTEREST ON SAVINGS.

13. 1974 - $450 DOCTOR BILLS NOT COVERED BY INSURANCE. ESTIMATED 1975/1976 - $200 DENTIST, $550 DOCTOR BILLS NOT COVERED BY INSURANCE.

23. BALANCE OF LOAN TO COVER COSTS OF FUNERAL FOR MY MOTHER.

26C. DANIEL WILL HAVE TO USE HIS SUMMER EARNINGS TO HELP PAY FOR EXTENSIVE ORAL SURGERY.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 2 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in item 2 to discuss the information contained on this form with the student. YES ☒ NO ☐

		DATE COMPLETED
FATHER OR MALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	Oct. 3 1975
Jone Pierce	0 4 3 2 8 2 1 6 9	
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	

▶▶ Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◀◀

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 1977

CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	Rev	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS Identification No.	CSS CODE
PIERCE	DANIEL	R	M	03 17 55	098 38 2311	3	2	4	1		10-18		A141123	4842

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NON-TAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
3			12460									
4	14355	1440	12915	363	0	1000	614	1033	1500	5650	10160	2755

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	RETIREMENT RESERVE ALLOWANCE	DISCRETIONARY NET WORTH	CONV. %	INCOME SUPPLEMENT
3						300						-710
4	0	0	0	340	0	340	1200	0	14300	-14300	6	-858

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	PARENTS' SHARE OF STUDENTS SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS					TOTAL FAMILY CONTRIBUTION FOR STUDENT
								SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G.I. BILL	OTHER	
3		9020					220						
4	864	2761	607	70	557	-133	424	700	42	576	270	0	2012

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4
4	5175	5175		2585	3163	3163		1479

ESTIMATED BASIC GRANT ELIGIBILITY

PROBABLY NOT ELIGIBLE

OTHER BUDGET AND NEED FOR 5 MONTHS

***FAMILY STATUS**

1 = Two parents, married
2 = Two parents, separated or divorced
3 = One parent, male
4 = One parent, female
5 = Indeterminate, one parent assumed
6 = Indeterminate, two parents assumed

****STUDENT'S STATUS**

1 = Single
2 = Married
3 = Separated, divorced, widowed

*****UNUSUAL CONDITIONS**

A = No U.S. tax reported for 1975; calculated tax used.
B = U.S. tax reported for 1975 is less than 80% of calculated tax, reported tax used.
C = U.S. tax reported for 1975 exceeds calculated tax by 10% or more; calculated tax used.
D = Income for 1976 differs by $2,000 from 1975 income.
E = Medical and dental expenses reduce parents' contribution by $100 or more.
F = Casualty or theft loss(es) reduce parents' contribution by $100 or more.
G = Other unusual expenses not considered in analysis that will reduce parents' contribution by $100 or more.
H = Student's year in institution assumed to be "1".

INSTITUTIONAL ESTIMATE

1. Institutional budget ____
2. Institutional adjustment ____
3. TOTAL BUDGET ____
4. Parents' contribution ____
5. Student's summer savings ____
6. Student's assets ____
7. Student's benefits ____
8. Other ____
9. TOTAL CONTRIBUTION ____
10. FINANCIAL NEED (line 3 minus 9) ____

FINANCIAL AID AWARD

1. GRANT ____
2. LOAN ____
3. JOB ____

I.N. 235980

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Description of Jim Turner case

Jim Turner is the eldest of five children all of whom live with their mother. The Turner parents are divorced. The major source of the family's income is child support; however, Mrs. Turner does have a part-time job.

An employment allowance has been granted since Mrs. Turner is a working parent in a one-parent family.

This case illustrates the concept of a negative available income. In the CSS analysis, the minimum standard allowance provides for a minimum-level standard of living for the family members. The minimum standard allowance is subtracted from the total income along with all other appropriate allowances; the remainder is considered to be "available income." If the total income is less than the allowances, as in the Turner case, the family is considered to have a "negative available income."

The Turner home is jointly owned by both parents, therefore 50 percent of the home value and mortgage have been listed by Mrs. Turner.

In the computation of parents' contribution for the student, the CSS provides a breakdown of the contribution from income and assets. These fields on the FNAR are called "parents' contribution from income" and "parents' contribution from assets." In the Turner case, the assets provide a small financial strength although the income is low.

This case also illustrates the negative parental contribution and the alternate computation. In all cases in which the adjusted available income is negative the first line of figures in the "computation of total family contribution" section of the FNAR shows the negative amount. The alternate computation appears on the second line and shows the parents' contribution as zero.

Mrs. Turner has provided supplementary information concerning the terms of the divorce settlement in the appropriate section of the second page of the PCS.

Jim is possibly eligible for a basic grant and has an estimated eligibility index of 132.

PARENTS' CONFIDENTIAL STATEMENT (PCS) 1542036
Academic Year 1976-77

Read instructions carefully as you complete this form.
USE BLACK OR DARK INK; DO NOT USE PENCIL. BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 2 below and enclose the fee indicated. NY 20 '75

1 ☐ $4.00 3 ☐ $ 8.50 5 ☐ $13.00
2 ☒ $6.25 4 ☐ $10.75 6 ☐ $15.25

1A STUDENT'S NAME: STUDENT'S LAST NAME TURNER; STUDENT'S FIRST NAME JIM; MID INIT P
SEX: 1 ☒ M 2 ☐ F
STUDENT'S DATE OF BIRTH: MO 05 DAY 05 YEAR 57
STUDENT'S SOCIAL SECURITY NUMBER: 923668102

1B STUDENT'S PERMANENT MAILING ADDRESS: NUMBER, STREET, AND APARTMENT NUMBER 15 CIRCLE DRIVE; CITY COLUMBUS; STATE OHIO; ZIP CODE 43214

1C STUDENT'S MARITAL STATUS (Check only one box.) 1 ☒ Single 2 ☐ Married 3 ☐ Separated, divorced, widowed

1D Is student a U.S. citizen or a permanent resident? 1 ☒ YES 2 ☐ NO
If appropriate, enter student's visa number:

1E Student's year in college or post-high-school institution during 1976-77 (Check only one box.) 1 ☒ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF.

1F PARENTS' CURRENT MARITAL STATUS (Check only one box.) 1 ☐ Married 2 ☐ Separated 3 ☒ Divorced 4 ☐ Mother living, father deceased 5 ☐ Father living, mother deceased 6 ☐ Other If you checked "Other," explain in ㉝

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not list a given institution or program more than once. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.	NAME	CITY	STATE	CSS CODE NO.
CLEVELAND ST.	CLEVELAND	OH	1221				
CASE WESTERN RESERVE	CLEVELAND	OH	1105				

Father, Stepfather, or Male Guardian

3A NAME · AGE
HOME ADDRESS · ZIP CODE
OCCUPATION · TITLE
EMPLOYED BY · NUMBER OF YEARS

Mother, Stepmother, or Female Guardian

3B NAME MARGARET TURNER · AGE 42
HOME ADDRESS 15 CIRCLE DRIVE · ZIP CODE 43214
OCCUPATION PART-TIME TYPIST · TITLE TYPIST
EMPLOYED BY CENTAUR INSURANCE COMPANY · NUMBER OF YEARS 3

4A Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank.) 1975: 1

4B Enter total size of parents' household (include the student named on this form, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children by name in 32.): 6

4C Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77: 1

5 To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES ☒ 1 NO ☐ 2

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO ☒ 1 YES ☐ 2
▶ IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7.

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY	TOTAL 1974	TOTAL 1975	ESTIMATED 1976
⑦ TAXABLE INCOME BEFORE DEDUCTIONS A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$ 0	$ 0	$ 0
Mother, stepmother, or female guardian	$ 2200	$ 2500	$ 2500
B. Dividends	$ 0	$ 0	$ 0
C. Interest income	$ 0	$ 0	$ 0
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in ㉝)	$ 0	$ 0	$ 0
8 Add 7A, 7B, 7C, and 7D	$ 2200	$ 2500	$ 2500
⑨ ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in ㉝)	$ 0	$ 0	$ 0
10 Subtract 9 from 8 for adjusted gross income	$ 0	$ 0	$ 0
⑪ NONTAXABLE INCOME (See instructions.) A. Social security benefits	$ 0	$ 0	$ 0
B. Veterans benefits (Report student's benefits only in 25B.)	$ 0	$ 0	$ 0
C. Welfare and other nontaxable income (Itemize and give dollar amounts in ㉝)	$ 6000	$ 6000	$ 6000
12 TOTAL INCOME (Add 10, 11A, 11B, and 11C.)	$ 8200	$ 8500	$ 8500
⑬ MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in ㉝)	$ 150	$ 300	$ 200
⑭ CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in ㉝)	$ 0	$ 250	$ 0
⑮ IRS ITEMIZED DEDUCTIONS (See instructions.)	$ 0	$ 0	$ 0
16 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 0	$ 0	
⑰ OTHER UNUSUAL EXPENSES (See instructions, itemize, and give dollar amounts in ㉝)	$ 0	$ 0	

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY.	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
18 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED: 19 65 PURCHASE PRICE: $ 33000	$ 40000	$ 21000	$ 7000
⑲ OTHER REAL ESTATE (Describe in ㉝.) (Do not include amounts entered on Supplement A or B.)	$ 0	$ 0	$ 0
⑳ INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in ㉝.)		$ 0	$ 0
21 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 0
22 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.) A. Total assets for 1975 from Supplement A, line 10, or Supplement B, line 11			$ 0
B. Total indebtedness for 1975 from Supplement A, line 12, or Supplement B, line 13			$ 0
C. Percent of ownership for 1975 from Supplement A, line 14, or Supplement B, line 15			0 %
㉓ OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in ㉝.)			$ 0
Amount of 23 to be paid during 1976			$ 0

Student Applicant's Assets and Benefits

24 ASSETS (as of June 1, 1976) A. SAVINGS (Do not include 1976 summer earnings.)		$ 400
Ⓑ OTHER (endowments, trusts, inheritances, and investments)		$ 0
25 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1976, and June 30, 1977) A. Amount of social security benefits to be received PER MONTH		$ 0
Number of months social security benefits to be received	0	
B. Amount of Veterans-GI Bill benefits to be received PER MONTH		$ 0
Number of months Veterans-GI Bill benefits to be received	0	
Ⓒ Other payments PER YEAR		$ 0

STUDENT
TURNER LAST NAME
JIM FIRST NAME
P MIDDLE INITIAL

Student's Total Resources

If applicant is an entering first-time student, complete only the 1976-77 column.

26 RESOURCES ARE FOR ☒ 9 months ☐ 12 months

	ACTUAL 1975-76	ESTIMATED 1976-77
A. RESOURCES FROM PARENTS OR GUARDIAN	$	$ 0
B. GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
		* 0
		* 0
C. SAVINGS FROM SUMMER EARNINGS		0
D. TERM-TIME EARNINGS		0
E. VETERANS-GI BILL BENEFITS		0
F. SOCIAL SECURITY BENEFITS		0
G. EDUCATIONAL LOANS		* 0
H. OTHER SOURCES (LIST BELOW)		
SAVINGS		400
TOTAL	$	$ 400

* *Include in the 1976-77 column only the grants, scholarships, and loans you actually have been awarded.*

Divorced/Separated Parents

27 (To be completed by parent or guardian who has filed this PCS)

A. OTHER PARENT'S NAME WILLIAM TURNER
HOME ADDRESS 1711 PALMER COURT, COLUMBUS, OH
OCCUPATION ARCHITECT
EMPLOYER SELF-EMPLOYED

B. Student's parents are (check one):
☒ divorced ☐ legally separated ☐ separated, no court action

C. Date of divorce or separation: JANUARY 15, 1972
D. Name of parent who claimed student as a tax dependent: WILLIAM TURNER
E. Amount of child support received for the student: $ 100 per month
F. According to court order, when will this support end? 1980
G. Amount of total child support received for all children: $ 500 per month
H. Amount of alimony received: $ 0 per ☐ week ☐ month ☐ year
I. Is there any agreement specifying a contribution for student's education? ☐ Yes ☒ No
If yes, how much per year? $

If there are special circumstances, check here ☒ and explain in ㉝.

Parents' Additional Information

28 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (if none, explain in ㉝)	$ 0	29 STATE AND LOCAL INCOME AND PROPERTY TAXES	$ 0	30 FACE VALUE OF LIFE INSURANCE POLICIES	$ 0	31 TOTAL CAR INDEBTEDNESS (List make and year of family cars in ㉝.)	$ 0

32 PROVIDE BELOW INFORMATION FOR ALL **CHILDREN** YOU ENTERED IN 4B. DO NOT LEAVE BLANK. If you need additional space, use ㉝.

	A. NAME (LIST STUDENT APPLICANT ON LINE 1.)	B AGE	C. CHECK IF LIVING WITH FAMILY	D. NAME OF PRESENT SCHOOL OR COLLEGE 1975-76	E. YEAR IN SCHOOL OR COLLEGE 1975-76	EDUCATIONAL EXPENSES 1975-76		FINANCIAL AID RECEIVED 1975-76		J. NAME OF INSTITUTION TO BE ATTENDED IN 1976-77 (LEAVE BLANK FOR STUDENT APPLICANT.)	K. CHECK APPROPRIATE BOX IF ATTENDING IN 1976-77		
						F. TUITION AND FEES	G. ROOM AND BOARD	H. SCHOLARSHIPS OR GIFT AID	I. LOANS AND EMPLOYMENT		PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE
1	JIM	18	X	DRAKE H.S.	12	$ 0	$ 0	$ 0	$ 0	SAME AS ITEM 2			X
2	ELLEN	16	X	DRAKE H.S.	10	0	0	0	0	DRAKE H.S.	X		
3	CAROL	12	X	UNION ELEM	6	0	0	0	0	UNION ELEM	X		
4	ROBERT	10	X	UNION ELEM	4	0	0	0	0	UNION ELEM	X		
5	ALLEN	8	X	UNION ELEM	2	0	0	0	0	UNION ELEM	X		

㉝ USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

11C. I RECEIVE $500 PER MONTH CHILD SUPPORT

13. $300. DR. FLETCHER

14. UNINSURED CAR ACCIDENT ($350 - 100 = 250)

18. UNDER DIVORCE SETTLEMENT I HAVE HALF OWNERSHIP OF HOME. MY SHARE OF HOME MARKET VALUE AND UNPAID MORTGAGE HAS BEEN LISTED AT ITEM 18.

27. MR. TURNER WILL PAY CHILD SUPPORT FOR JIM UNTIL HE HAS GRADUATED FROM COLLEGE IN 1980.

28. & 29. MR. TURNER MEETS THE MORTGAGE PAYMENTS AND PAYS PROPERTY TAXES ON HOME.

31. 1970 PLYMOUTH STATION WAGON

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 2 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in item 2 to discuss the information contained on this form with the student. YES ☒ NO ☐

		DATE COMPLETED
FATHER OR MALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	
Margaret Turner	9 1 2 0 7 6 4 9 3	11/15/75
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	

▶▶ Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◀◀

COLLEGE SCHOLARSHIP SERVICE
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College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 1977

CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER			FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	Rev	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS Identification No.	CSS CODE
TURNER	JIM	P	M	05	05	57	923	66	8102	6	1	4	1		12-05		1542036	1221

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NON-TAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
1	8500	0	8500	45	250	0	146	765	1250	9400	11856	-3356

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	RETIREMENT RESERVE ALLOWANCE	DISCRETIONARY NET WORTH	CONV %	INCOME SUPPLEMENT
1	14000	0	0	0	0	14000	0	14000	11400	2600	12	312

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	PARENTS' SHARE OF STUDENTS SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS					TOTAL FAMILY CONTRIBUTION FOR STUDENT
								SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G I BILL	OTHER	
1	0	-3044	-669	100	-700	31	-669	500	140	0	0	0	-29
1	ALTERNATE COMPUTATION						0	500	140	0	0	0	640

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4
1	3000	2115	3720		3029	2144	3749	
1	ALTERNATE COMPUTATION				2360	1475	3080	

ESTIMATED BASIC GRANT ELIGIBILITY

POSSIBLY ELIGIBLE INDEX = 132

***FAMILY STATUS**

1 = Two parents, married
2 = Two parents, seperated or divorced
3 = One parent, male
4 = One parent, female
5 = Indeterminate, one parent assumed
6 = Indeterminate, two parents assumed

****STUDENT'S STATUS**

1 = Single
2 = Married
3 = Seperated, divorced, widowed

*****UNUSUAL CONDITIONS**

A = No U.S. tax reported for 1975; calculated tax used.
B = U.S. tax reported for 1975 is less then 80% of calculated tax, reported tax used.
C = U.S. tax reported for 1975 exceeds calculated tax by 10% or more; calculated tax used.
D = Income for 1976 differs by $2,000 from 1975 income.
E = Medical and dental expenses reduce parents' contribution by $100 or more.
F = Casualty or theft loss(es) reduce parents' contribution by $100 or more.
G = Other unusual expenses not considered in analysis that will reduce parents' contribution by $100 or more.
H = Student's year in institution assumed to be "1".

INSTITUTIONAL ESTIMATE

1. Institutional budget ____________
2. Institutional adjustment ____________
3. TOTAL BUDGET ____________
4. Parents' contribution ____________
5. Student's summer savings ____________
6. Student's assets ____________
7. Student's benefits ____________
8. Other ____________
9. TOTAL CONTRIBUTION ____________
10. FINANCIAL NEED (line 3 minus 9) ____________

FINANCIAL AID AWARD

1. GRANT ____________
2. LOAN ____________
3. JOB ____________

I.N. 235980

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Description of Michael Wakefield case

The Wakefield family has high income and assets and high expenses. Mr. Wakefield derives his income from his business as a consulting engineer and has completed Supplement A for business owners in addition to completing the PCS.

A Supplementary Information Request (SIR) has been generated because the family listed investments having a market value in excess of $20,000, but did not show income from dividends. The SIR was sent to the family for clarification and the Wakefields responded that they received $1,050 in dividends. Also in question were other outstanding debts which the CSS reviewed and allowed.

The Wakefields have reported a U.S. income tax for 1975 that exceeds the calculated tax by at least 10 percent; therefore, the calculated tax was used and unusual condition C was printed. The CSS calculates a U.S. income tax by the standard deduction or the itemized deduction method. Since the Wakefields have listed IRS itemized deductions on the PCS, the itemized deduction method was used.

Unusual condition D indicates that incomes reported for 1975 and 1976 differ by at least $2,000. The financial aid officer may wish to review the cause of the income difference to determine if an adjustment to income may be warranted because of a change in family circumstances. In the Wakefield case, the anticipated drop in income appears to be speculative and would probably not warrant an adjustment.

Mrs. Wakefield's mother lives with the Wakefields and their two children. Therefore, the minimum standard allowance is based on five family members.

A contribution is expected from student savings and other assets that is computed by multiplying assets by an asset taxation rate of 35 percent.

Michael is possibly eligible for the New York State TAP or Tuition Assistance Program. The tuition aid can be applied in New York State only. Michael is probably not eligible for a basic grant.

In this case, the parents do not authorize the institution to discuss their financial information with the student.

PARENTS' CONFIDENTIAL STATEMENT (PCS) 2041290
Academic Year 1976-77

Read instructions carefully as you complete this form.
USE BLACK OR DARK INK; DO NOT USE PENCIL. BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 2 below and enclose the fee indicated.

1 ☐ $4.00 3 ☐ $ 8.50 5 ☐ $13.00
2 ☐ $6.25 4 ☒ $10.75 6 ☐ $15.25

14 76

1A STUDENT'S NAME	WAKEFIELD STUDENT'S LAST NAME	MICHAEL STUDENT'S FIRST NAME	A MID. INIT.	1 ☒ M 2 ☐ F SEX	07 06 57 MO. DAY YEAR STUDENT'S DATE OF BIRTH
					298413687 STUDENT'S SOCIAL SECURITY NUMBER

1B STUDENT'S PERMANENT MAILING ADDRESS
18 SOMERSET DRIVE (NUMBER, STREET, AND APARTMENT NUMBER)
NEW POINT (CITY) NY (STATE) 10469 (ZIP CODE)

1C STUDENT'S MARITAL STATUS (Check only one box.) 1 ☒ Single 2 ☐ Married 3 ☐ Separated, divorced, widowed

1D Is student a U.S. citizen or a permanent resident? 1 ☒ YES 2 ☐ NO
If appropriate, enter student's visa number:

1E Student's year in college or post-high-school institution during 1976-77 (Check only one box.) 1 ☒ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD / PROF

1F PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☒ Married 2 ☐ Separated 3 ☐ Divorced 4 ☐ Mother living, father deceased 5 ☐ Father living, mother deceased 6 ☐ Other If you checked "Other," explain in ㉝.

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not list a given institution or program more than once. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.	NAME	CITY	STATE	CSS CODE NO.
CIT	PASADENA	CA	4034	NORTHEASTERN UNIV	BOSTON	MA	3667
MIT	CAMBRIDGE	MA	3514				
STANFORD	PALO ALTO	CA	4704				

Father, Stepfather, or Male Guardian

3A NAME JAMES WAKEFIELD AGE 42
HOME ADDRESS 18 SOMERSET DRIVE ZIP CODE 10469
OCCUPATION MECH. ENGINEER TITLE PRESIDENT
EMPLOYED BY JAMES WAKEFIELD & ASSOC., INC NUMBER OF YEARS 3

Mother, Stepmother, or Female Guardian

3B NAME NORMA WAKEFIELD AGE 39
HOME ADDRESS 18 SOMERSET DRIVE ZIP CODE 10469
OCCUPATION HOUSEWIFE TITLE
EMPLOYED BY NUMBER OF YEARS

4A Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank.) 1975: 5

4B Enter total size of parents' household (include the student named on this form, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children by name in 32.): 5

4C Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77: 1

5 To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES ☒ 1 NO ☐ 2

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO ☐ 1 YES ☒ 2
▶ IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7.

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY	TOTAL 1974	TOTAL 1975	ESTIMATED 1976
⑦ TAXABLE INCOME BEFORE DEDUCTIONS A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$ 21325	$ 23450	$ 20000
Mother, stepmother, or female guardian	$ 0	$ 0	$ 0
B. Dividends	$ 0	$ ~~0~~ 1050 545	$ 0
C. Interest income	$ 0	$ 0	$ 0
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
8 Add 7A, 7B, 7C, and 7D	$ 21325	$ 23450	$ 20000
⑨ ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
10 Subtract 9 from 8 for adjusted gross income	$ 21325	$ 23450	$ 20000
⑪ NONTAXABLE INCOME (See instructions.) A. Social security benefits	$ 0	$ 0	$ 0
B. Veterans benefits (Report student's benefits only in 25B.)	$ 0	$ 0	$ 0
C. Welfare and other nontaxable income (Itemize and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
12 TOTAL INCOME (Add 10, 11A, 11B, and 11C.)	$ 21325	$ 23450	$ 20000
⑬ MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in ㉝.)	$ 3556	$ 3600	$ 3600
⑭ CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in ㉝.)	$ 0	$ 0	$ 0
⑮ IRS ITEMIZED DEDUCTIONS (See instructions.)	$ 6060	$ 6850	$ 6000
16 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 2550	$ 3000	▨
⑰ OTHER UNUSUAL EXPENSES (See instructions, itemize, and give dollar amounts in ㉝.)	$ 0	$ 4580	▨

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
18 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED 19 68 PURCHASE PRICE $ 42000	$ 50000	$ 50000	$ 34840
⑲ OTHER REAL ESTATE (Describe in ㉝.) (Do not include amounts entered on Supplement A or B.)	$ 0	$ 0	$ 0
⑳ INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in ㉝.)		$ 22000	$ 1550
21 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 500
22 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.) A. Total assets for 1975 from Supplement A, line 10, or Supplement B, line 11			$ 13792
B. Total indebtedness for 1975 from Supplement A, line 12, or Supplement B, line 13			$ 6584
C. Percent of ownership for 1975 from Supplement A, line 14, or Supplement B, line 15			92%
㉓ OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in ㉝.)			$ 5800
Amount of 23 to be paid during 1976			$ 2600

Student Applicant's Assets and Benefits

24 ASSETS (as of June 1, 1976) A. SAVINGS (Do not include 1976 summer earnings.)		$ 300
Ⓑ OTHER (endowments, trusts, inheritances, and investments)		$ 5000
25 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1976, and June 30, 1977) A. Amount of social security benefits to be received PER MONTH		$ 0
Number of months social security benefits to be received	0	▨
B. Amount of Veterans-GI Bill benefits to be received PER MONTH		$ 0
Number of months Veterans-GI Bill benefits to be received	0	▨
Ⓒ Other payments PER YEAR		$ 0

STUDENT
LAST NAME WAKEFIELD
FIRST NAME MICHAEL
MIDDLE INITIAL A

Student's Total Resources

If applicant is an entering first-time student, complete only the 1976-77 column.

25 RESOURCES ARE FOR ☒ 9 months ☐ 12 months

	ACTUAL 1975-76	ESTIMATED 1976-77
A RESOURCES FROM PARENTS OR GUARDIAN	$	$ 3000
B GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
		* 0
		* 0
C SAVINGS FROM SUMMER EARNINGS		400
D TERM-TIME EARNINGS		0
E VETERANS-GI BILL BENEFITS		0
F SOCIAL SECURITY BENEFITS		0
G EDUCATIONAL LOANS		* 0
H OTHER SOURCES (LIST BELOW)		
SAVINGS		300
TOTAL	$	$ 3700

* *Include in the 1976-77 column only the grants, scholarships, and loans you actually have been awarded.*

Divorced/Separated Parents

27 **(To be completed by parent or guardian who has filed this PCS)**

A OTHER PARENT'S NAME

HOME ADDRESS

OCCUPATION

EMPLOYER

B Student's parents are (check one): ☐ divorced ☐ legally separated ☐ separated, no court action

C Date of divorce or separation

D Name of parent who claimed student as a tax dependent

E Amount of child support received for the student: $ per month

F According to court order, when will this support end?

G Amount of total child support received for all children: $ per month

H Amount of alimony received: $ per ☐ week ☐ month ☐ year

I Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No

If yes, how much per year? $

If there are special circumstances, check here ☐ and explain in (33).

Parents' Additional Information

28 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in (33).)	$ 4440	29 STATE AND LOCAL INCOME AND PROPERTY TAXES	$ 2700	30 FACE VALUE OF LIFE INSURANCE POLICIES	$ 80000	31 TOTAL CAR INDEBTEDNESS (List make and year of family cars in (33).)	$ 0

32 PROVIDE BELOW INFORMATION FOR ALL **CHILDREN** YOU ENTERED IN 4B. DO NOT LEAVE BLANK. If you need additional space, use (33).

					EDUCATIONAL EXPENSES 1975-76		FINANCIAL AID RECEIVED 1975-76			K. CHECK APPROPRIATE BOX IF ATTENDING IN 1976-77		
A NAME (LIST STUDENT APPLICANT ON LINE 1)	B AGE	C CHECK IF LIVING WITH FAMILY	D NAME OF PRESENT SCHOOL OR COLLEGE 1975-76	E YEAR IN SCHOOL OR COLLEGE 1975-76	F TUITION AND FEES	G ROOM AND BOARD	H SCHOLARSHIPS OR GIFT AID	I LOANS AND EMPLOYMENT	J NAME OF INSTITUTION TO BE ATTENDED IN 1976-77 (LEAVE BLANK FOR STUDENT APPLICANT)	PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE
1 MICHAEL	18	X	PIEDMONT HS	12	$ 0	$ 0	$ 0	$ 0	SAME AS ITEM 2			X
2 JANET	15	X	PIEDMONT HS	10	0	0	0	0	PIEDMONT HS	X		
3												
4												
5												

(33) USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

7. I EXPECT A DECREASE IN SALARY IN 1976 DUE TO BUSINESS DECLINE.

13. MEDICAL/DENTAL EXPENSES NOT COVERED BY INSURANCE

	1974	1975 & 1976 ESTIMATES
DR EXPENSES	$356	$400
ORTHODONTIA FOR JANET	600	600
NURSING CARE FOR MRS. WAKEFIELDS MOTHER	2600	2600
	3556	3600

15. ITEMIZED DEDUCTIONS

	1974	1975 & 1976 ESTIMATES
MEDICAL	2760	3000
INTEREST	950	950
CONTRIBUTIONS	200	200
TAXES	2150	2700
	6060	6850

17. ATTIC REMODELED TO ACCOMODATE MRS. WAKEFIELDS MOTHER.

20.

	VALUE	DEBT
SYSTEMS INC.	11850	0
ARONSON LAB	4380	750
BETA MFG.	5800	800
	22000	1550

23. AMOUNT OUTSTANDING OF PAST BUSINESS INDEBTEDNESS (BUSINESS DISSOLVED) $5800.

24B. MICHAEL'S GRANDFATHER LEFT HIM $5000 WITH THE STIPULATION THAT IT WAS NOT TO BE USED UNTIL MICHAEL'S 22ND BIRTHDAY.

31. 1974 CHRYSLER, 1972 VW

FOLLOW UP	
SENT	1/22
RET'D	2/10

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 2 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in item 2 to discuss the information contained on this form with the student. YES ☐ NO ☒

James W. Wakefield FATHER OR MALE GUARDIAN'S SIGNATURE	5 9 8 3 2 8 6 1 0 SOCIAL SECURITY NUMBER	DATE COMPLETED 1/10/76
Norma Wakefield MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	

▶▶ Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◀◀

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

PARENTS' CONFIDENTIAL STATEMENT (PCS)
Academic Year 1976-77

SUPPLEMENT A-BUSINESS

TO BE COMPLETED BY OWNERS OF BUSINESSES AND RETURNED WITH THE PCS.

FAILURE TO RETURN THE SUPPLEMENT WITH THE PCS WILL DELAY PROCESSING.

STUDENT'S NAME: STUDENT'S LAST NAME WAKEFIELD STUDENT'S FIRST NAME MICHAEL MID INIT A
SEX: 1 ☒ M 2 ☐ F
STUDENT'S DATE OF BIRTH: MO 07 DAY 06 YEAR 57
STUDENT'S SOCIAL SECURITY NUMBER: 298413687
STREET ADDRESS 18 SOMERSET DRIVE CITY, STATE, ZIP CODE NEW POINT, NY 10469

BUSINESS INFORMATION

1A. NAME OF BUSINESS JAMES WAKEFIELD AND ASSOCIATES, INC.
B. DATE BUSINESS COMMENCED: JANUARY 1973
C. BUSINESS ADDRESS STREET 14032 DERBY STREET CITY PATTERSON STATE NY
D. TYPE BUSINESS ☐ SOLE PROPRIETOR ☐ PARTNERSHIP ☒ CORPORATION
E. PRODUCT OR SERVICE CONSULTANT ENGINEER
F. IF PARTNERSHIP, GIVE PARTNER'S NAME:
G. NUMBER OF EMPLOYEES: 9

INCOME AND EXPENSES

	1974 (Jan. 1-Dec. 31)	1975 (Jan. 1-Dec. 31)	Estimated 1976 (Jan. 1-Dec. 31)
2 BUSINESS INCOME			
A. GROSS RECEIPTS OR SALES	$ 156482	$ 171790	
B. COST OF GOODS SOLD and/or OPERATIONS (Do not include expenses listed under 4 below.)	118070	122510	
C. GROSS PROFIT (Subtract 2B from 2A.)	38412	49280	
D. OTHER BUSINESS INCOME	0	0	
3 TOTAL INCOME: (Add 2C and 2D.)	38412	49280	
4 BUSINESS DEDUCTIONS			
A. DEPRECIATION	2003	2350	
B. RENT ON BUSINESS PROPERTY	6200	7020	
C. SALARIES AND WAGES NOT INCLUDED IN 2B ABOVE (Do not include any paid to yourself.)	0	0	
D. 1. PARTNERSHIP ONLY: YOUR SALARY, if any (Enter amount here and in 7A on the PCS.)	0	0	
2. CORPORATION ONLY: YOUR SALARY, if any (Enter amount here and in 7A on the PCS.)	21325	23450	
OTHER BUSINESS EXPENSES:			
E. TAXES	1800	2220	
F. AUTO EXPENSES	1100	1230	
G. EMPLOYEE BENEFITS	3500	5200	
H. MISCELLANEOUS	750	1310	
5 TOTAL DEDUCTIONS: (Add 4A through 4H.)	36678	42780	
6 NET PROFIT (OR LOSS) — Sole Proprietor or ORDINARY INCOME — Partnership or TAXABLE INCOME — Corporation (Subtract 5 from 3.) From IRS Schedule C(1040) or Form 1065 or Form 1120	1734	6500	Estimated 1976 2000
7 YOUR SHARE OF LINE 6 (If you are a sole proprietor, line 7 should equal line 6.)	$ 0	$ 0	$ 0

If your business is **sole proprietorship or partnership**, include these amounts in 7D on the PCS.

If your business is a **corporation**, enter these amounts in the appropriate item in 7 on the PCS. Explain in 33 on the PCS the item number (7A, 7B, 7C, or 7D) where income is entered.

ASSETS AND INDEBTEDNESS

	As of December 31, 1974	As of December 31, 1975
8 CURRENT ASSETS		
A. CASH (Business accounts only)	$ 3012	$ 6588
B. OTHER CURRENT ASSETS	2028	3306
C. SUBTOTAL (Add 8A and 8B.)	5040	9894
D. RESERVE FOR BAD DEBTS	500	3000
E. TOTAL CURRENT ASSETS (Subtract 7D from 7C.)	4540	6894
9 FIXED ASSETS		
A. LAND AND BUILDINGS (present market value)	0	0
B. EQUIPMENT AND OTHER FIXED ASSETS (fair market value)	5702	6898
C. TOTAL FIXED ASSETS (Add 9A and 9B.)	5702	6898
10 TOTAL ASSETS (Add 8E and 9C.) Enter amount for 1975 in 22A on the PCS.	$10242	$13792
11 INDEBTEDNESS (Business only)		
A. MORTGAGE ON LAND AND BUILDINGS	0	0
B. OTHER INDEBTEDNESS	6810	6584
12 TOTAL INDEBTEDNESS (Add 11A and 11B.) Enter amount for 1975 in 22B on the PCS.	$ 6810	$ 6584
13 NET CAPITAL VALUE (Subtract 12 from 10.)	$ 3432	$ 7208
14 YOUR PERCENTAGE OF OWNERSHIP OF TOTAL BUSINESS Enter percentage in 22C on the PCS.		92%

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) James Wakefield
Norma Wakefield DATE 1/10/76

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COLLEGE SCHOLARSHIP SERVICE

SUPPLEMENTARY INFORMATION REQUEST

IN REFERENCE TO THE PARENTS' CONFIDENTIAL STATEMENT FOR:

RESPOND ONLY TO THE ITEMS CHECKED (✓).

YOUR PARENTS' CONFIDENTIAL STATEMENT CANNOT BE PROCESSED UNTIL THIS FORM HAS BEEN RETURNED.

TO THE PARENTS OR GUARDIAN OF
MICHAEL A. WAKEFIELD
18 SOMERSET DRIVE
NEW POINT NY 10469

1/21/76

RETURN TO: COLLEGE SCHOLARSHIP SERVICE
BOX 176, PRINCETON, NEW JERSEY 08540

2041290 WAKEMA10706573687

The following items are needed to complete your Parents' Confidential Statement.	For CSS Use Only	
✓ ENTER FAMILY'S TOTAL INCOME IN 1975 FROM DIVIDENDS	+29	1050
WHAT IS THE NATURE OF OTHER DEBTS OUTSTANDING?	+52	5800

$1050. received in dividends in 1975.
Jones Wakefield

WE AUTHORIZE THE TRANSFERRAL OF THE SPECIFIED ADDITIONAL INFORMATION TO OUR PARENTS' CONFIDENTIAL STATEMENT.

SIGNATURES OF BOTH PARENTS OR GUARDIAN: Jones Wakefield
Norma Wakefield

DATE 2/6/76

The College Scholarship Service is an activity of the College Entrance Examination Board. Operational services are administered by Educational Testing Service.

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COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 1977

CONFIDENTIAL

STUDENT'S AND PARENTS' INFORMATION

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER			FAMILY MEMBERS	FAMILY MEMBERS IN COLLEGE	FAMILY STATUS *	STUDENT'S STATUS **	Rev	DATE PRINTED	UNUSUAL CONDITIONS ***	CSS Identification No.	CSS CODE
WAKEFIELD	MICHAEL	A	M	07	06	57	298	41	3687	5	1	1	1		2-16	CDE G	2041290	4034

COMPUTATION OF PARENTS' AVAILABLE INCOME

YEAR	TAXABLE AND NON-TAXABLE INCOME	SOCIAL SECURITY ADJUSTMENT	TOTAL INCOME	MEDICAL-DENTAL EXPENSES	CASUALTY OR THEFT LOSS(ES)	U.S. INCOME TAX	F.I.C.A. TAX	STATE AND OTHER TAXES	EMPLOYMENT ALLOWANCE	MINIMUM STANDARD ALLOWANCE	TOTAL ALLOWANCES	AVAILABLE INCOME
1	24500	0	24500	2865	0	2585	824	1960	0	8350	16584	7916

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	HOME EQUITY	OTHER REAL ESTATE EQUITY	INVESTMENTS EQUITY	CASH AND BANK ACCOUNTS	ADJUSTED BUSINESS OR FARM NET WORTH	TOTAL ASSETS	OTHER DEBTS OUTSTANDING	NET WORTH	RETIREMENT RESERVE ALLOWANCE	DISCRETIONARY NET WORTH	CONV. %	INCOME SUPPLEMENT
1	15160	0	20450	500	2652	38762	5800	32962	9200	23762	12	2851

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	PARENTS' SHARE OF STUDENTS SOC. SEC. BENEFITS	ADJUSTED AVAILABLE INCOME	TOTAL PARENTS' CONTRIBUTION	ADJ. FOR FAMILY MEMBERS IN COLLEGE %	PARENTS' CONTRIBUTION FROM INCOME	PARENTS' CONTRIBUTION FROM ASSETS	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS					TOTAL FAMILY CONTRIBUTION FOR STUDENT
								SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G I BILL	OTHER	
1	0	10767	3460	100	2126	1334	3460	500	1855	0	0	0	5815

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4	RESIDENT/1	COMMUTER/2	OUT-OF-STATE/3	OTHER/4
1	5685	5185	5685		0	0	0	

ESTIMATED BASIC GRANT ELIGIBILITY

PROBABLY NOT ELIGIBLE

POSSIBLY ELIGIBLE FOR TAP-NY ONLY

***FAMILY STATUS**
1 = Two parents, married
2 = Two parents, separated or divorced
3 = One parent, male
4 = One parent, female
5 = Indeterminate, one parent assumed
6 = Indeterminate, two parents assumed

****STUDENT'S STATUS**
1 = Single
2 = Married
3 = Separated, divorced, widowed

*****UNUSUAL CONDITIONS**
A = No U.S. tax reported for 1975; calculated tax used.
B = U.S. tax reported for 1975 is less than 80% of calculated tax; reported tax used.
C = U.S. tax reported for 1975 exceeds calculated tax by 10% or more; calculated tax used.
D = Income for 1976 differs by $2,000 from 1975 income.
E = Medical and dental expenses reduce parents' contribution by $100 or more.
F = Casualty or theft loss(es) reduce parents' contribution by $100 or more.
G = Other unusual expenses not considered in analysis that will reduce parents' contribution by $100 or more.
H = Student's year in institution assumed to be "1".

INSTITUTIONAL ESTIMATE
1. Institutional budget ______
2. Institutional adjustment ______
3. TOTAL BUDGET ______
4. Parents' contribution ______
5. Student's summer savings ______
6. Student's assets ______
7. Student's benefits ______
8. Other ______
9. TOTAL CONTRIBUTION ______
10. FINANCIAL NEED (line 3 minus 9) ______

FINANCIAL AID AWARD
1. GRANT ______
______
2. LOAN ______
______
3. JOB ______

I.N. 235980

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Description of Jim Peterson case

Jim is a single self-supporting student as defined by his responses to Items 7, 8, and 9. He is an entering freshman applying for aid at a community college.

Summer and academic year data are collected on the SFS so that both a 9-month and 12-month analysis can be computed. The institution designates on the IESE the duration of analysis it requires. (An institution may designate different durations for its self-supporting and dependent students; for instance, a 12-month analysis for self-supporting students and a 9-month analysis for dependent students.)

The institution to which Jim has applied requests a 12-month analysis, therefore both summer and academic year resources have been used in the analysis.

Jim expects some savings from previous earnings, but he has indicated a debt that has been allowed up to the amount of his assets. This condition has been flagged with a student's unusual condition code B.

Upon instruction from the college, Jim's mother has provided parental information. The CSS analyzes parents' financial data; however, the computed parents' contribution is not included as a student resource if the student is self-supporting. This is the case with Jim.

In order to provide a uniform expectation from parents of all students, whether the parents' contribution is real or potential, parents' data is always analyzed as if the student were a "family member" (living at home). If the student is not a family member, the parents indicate this in Item 54 and the student is added to the number of family members for purposes of calculating a parents' contribution.

Parents' data is always analyzed on a 9-month basis. If the institution has requested a 12-month analysis, the parents' contribution is increased by one-third and the 12-month parents' contribution appears in the "parents' contribution for student" box. In this instance, the minimum parents' contribution allowed in the need analysis system, $-700, is entered.

STUDENT'S FINANCIAL STATEMENT
Academic Year 1976-77

J620100

Use black or dark ink. Do NOT use pencil. BOTH NAME AND CASE ARE FICTITIOUS

Check the box next to the number of institutions and programs entered in item 19 below and enclose the fee indicated

1 ☒ $3.75 3 ☐ $ 8.25 5 ☐ $12.75
2 ☐ $6.00 4 ☐ $10.50 6 ☐ $15.00

xx 28 75

STUDENT'S (AND SPOUSE'S) INFORMATION

1. STUDENT'S NAME	PETERSON	JIM	A	1 ☒ M 2 ☐ F	03 18 54	936894194
	STUDENT'S LAST NAME	STUDENT'S FIRST NAME	MID INIT	SEX	STUDENT'S DATE OF BIRTH (MONTH DAY YEAR)	STUDENT'S SOCIAL SECURITY NUMBER

2. STUDENT'S PERMANENT MAILING ADDRESS
11 VENTURA AVE
NUMBER, STREET, AND APARTMENT NUMBER
CHICAGO IL 60302
CITY STATE ZIP CODE

3. Is student a U.S. citizen or a permanent resident? YES ☒ 1 NO ☐ 2
If appropriate, enter student's visa number:

4. Student normally lives:
☒ alone ☐ with parent(s)
☐ with husband or wife ☐ with roommate(s)
☐ with children ☐ with relative(s)

5. Student's year in college or post-high-school institution during 1976-77: (Check only one box.)
FIRST ☒ 1 SECOND ☐ 2 THIRD ☐ 3 FOURTH OR FIFTH ☐ 4 GRADUATE/PROFESSIONAL ☐ 5 Expected date of graduation from Grad./Prof. school

6. Name of institution student attended in 1975-76.
NONE

Student must answer each of the following questions for each year.

7. Did or will student live with parents for more than two consecutive weeks during
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

8. Was (or will) student (be) listed as an exemption on parents' U.S. income tax return for
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

9. Did or will student receive $600 or more of financial assistance from parents during
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

10. Are both parents (or is guardian) deceased?
No ☒ 1
Yes ☐ 2

11. Marital Status
1 ☒ Single
2 ☐ Married
Date of Marriage: ______
3 ☐ Separated, divorced, widowed
If student intends to marry during or before 1976-77, indicate intended date of marriage in (71)

12. Total number of exemptions claimed or to be claimed on student's 1975 U.S. income tax return: 1975 1

13. Total size of student's household (include the student named on this form, spouse, dependent children, other dependents): 1

14. Total number of members of household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77: 1

15. Enter at right names and ages of children entered in 12 and 13.

NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE

16. Student's Occupation: CLERK
Student's Employer: ALLPORT INS. CO.

17. Spouse's Name:
Spouse's Occupation:

18. Name of institution spouse will attend during 1976-77:
Check here if financial aid applicant: ☐
Year in institution during 1976-77:

19. Enter the complete names and addresses of the institutions and programs to receive this form. Use (71) for additional listings

NAME	CITY	STATE	CSS USE ONLY
CENTRAL YMCA	CHICAGO	IL	1082

STUDENT'S (AND SPOUSE'S) EXPENSES

Enter information in boxes only. Do not enter monthly amounts.	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
20. Student's tuition, fees, books, and supplies (See instructions.)	$ 0	$ 0	$ 1360
21. Spouse's tuition, fees, books, and supplies	$ 0	$ 0	$ 0
22. Rent, mortgage, or room, including utilities	$ 1225	$ 330	$ 1050
23. Food or board and household supplies	$ 900	$ 250	$ 750
24. Clothing, laundry, and cleaning	$ 250	$ 85	$ 265
㉕ Transportation (Itemize in (71).)	$ 315	$ 75	$ 240
㉖ Medical and dental (Itemize in (71).)	$ 150	$ 40	$ 110
㉗ Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$ 0	$ 0	$ 0
㉘ Other expenses (Itemize in (71).)	$ 210	$ 85	$ 265
29. TOTAL EXPENSES	$ 3050	$ 865	$ 4040

STUDENT'S (AND SPOUSE'S) RESOURCES

Enter information in boxes only. Do not enter monthly amounts.	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
30. Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study for which you are applying.	$ 4500	$ 1125	$ 720
31. Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0	$ 0
㉜ Other taxable income (Itemize in (71).)	$ 0	$ 0	$ 0
33. Adjusted gross income(s) (from IRS 1040 or 1040A for 1975)	$ 4500		
34. Financial assistance from student's parents	$ 0	$ 0	$ 150
35. Financial assistance from spouse's parents	$ 0	$ 0	$ 0
㊱ Grants, scholarships, educational loans (Itemize; give source and dollar amount in (71).) Include only the grants, scholarships, loans you actually have been awarded.	$ 0	$ 0	$ 0
37. Social security educational benefits	$ 0	$ 0	$ 0
38. Veterans-GI Bill educational benefits	$ 0	$ 0	$ 0
㊴ Other nontaxable income and benefits (social security, child support, etc.) (Itemize in (71).)	$ 0	$ 0	$ 0
40. TOTAL RESOURCES (sum of all income listed above)	$ 4500	$ 1125	$ 870
41. U.S. income tax paid or to be paid	$ 300	$ 0	$ 0
42. FICA, state, and local income and property taxes	$ 350	$ 65	$ 40
43. AVAILABLE RESOURCES (Subtract 41 and 42 from 40.)	$ 3850	$ 1060	$ 830

IF AVAILABLE RESOURCES FOR CALENDAR YEAR 1975 ARE LESS THAN TOTAL EXPENSES, EXPLAIN DISCREPANCY IN (71).

STUDENT'S (AND SPOUSE'S) ASSETS AND INDEBTEDNESS

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
44. Home if owned or being purchased YEAR PURCHASED 19 -- PURCHASE PRICE $ --	$ 0	$ 0
㊺ Other real estate (Describe in (71).)	$ 0	$ 0
㊻ Investments (stocks, bonds, and other securities) (Itemize and give dollar amounts in (71).)	$ 0	$ 0

	TOTAL ASSETS	TOTAL INDEBTEDNESS	PERCENT OF OWNERSHIP
㊼ Business or farm, if owned (Describe in (71).)	$ 0	$ 0	0 %

48. Cash, savings, and checking accounts as of June 1, 1976	$ 300
㊾ Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).)	$ 360

PARENTS' INFORMATION

FATHER, STEPFATHER, OR MALE GUARDIAN		MOTHER, STEPMOTHER, OR FEMALE GUARDIAN	
50. Name	Age	51. Name NORMA PETERSON	Age 45
Home address	Zip Code:	Home address 210 11TH AVE MILTON II	Zip Code: 98008
Occupation	SS #:	Occupation CASHIER	SS #: 983021194

52. *Parents' current marital status (Check only one box.)* 1 ☐ Married 2 ☐ Separated 3 ☒ Divorced 4 ☐ Mother living, father deceased 5 ☐ Father living, mother deceased 6 ☐ Other (If you checked "Other," explain in (71).)

53. Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank. Enter 0 if you did not or will not file a 1975 U.S. income tax return.) 1975 **3**

Have you filed your 1975 U.S. income tax return? Yes ☐ 1 No ☒ 2

54. Enter total size of parents' household. (Include the student *if* he is a member of the household-parents, other dependent children, other dependents. Do not leave blank and do not enter zero; list all children by name in (70).) **3**

If student applicant is not included because he is no longer a member of your household, check here. ☒

55. Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77 **1**

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.	1975	ESTIMATED 1976
(56) Taxable income before deductions A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$ 0	$ 0
Mother, stepmother, or female guardian	$6300	$6300
B. Dividends	$ 0	$ 0
C. Interest income	$ 0	$ 0
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in (71).)	$ 0	$ 0
(57) Adjustments to income such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in (71).)	$ 0	$ 0
(58) Nontaxable income A. Social security benefits	$ 0	$ 0
B. Other nontaxable income (welfare, child support, veterans benefits, etc.)	$1800	$1800
(59) Medical and dental expenses not covered by insurance (See instructions, itemize, and give dollar amounts in (71).)	$ 500	$ 350
(60) Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$ 0	$ 0
(61) IRS itemized deductions (See instructions.)	$ 0	$ 0
62. U.S. income tax paid (See instructions. Do not include any tax overpaid.)	$ 250	$ 250
(63) Other unusual expenses (See instructions. Itemize and give dollar amounts in (71).)	$ 0	$ 0

PARENTS' ASSETS AND INDEBTEDNESS

Enter information in boxes only.	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
64. Home if owned or being purchased YEAR PURCHASED 19 -- PURCHASE PRICE $ --	$ 0	$ 0
(65) Other real estate (Describe in (71).)	$ 0	$ 0
(66) Investments (Stocks, bonds, and other securities.) (Itemize and give dollar amounts in (71).)	$ 0	$ 0
67. Cash, savings, and checking accounts		$ 150
(68) Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).) A. Total assets of business or farm		$ 0
B. Total indebtedness of business or farm		$ 0
C. Percent of ownership of business or farm		0 %
(69) Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).)	$ 0	

70. PARENTS' ADDITIONAL INFORMATION

Provide below information for all children you entered in 54.

A. Name	B Age	C Check if living with family	D. Name of institution to be attended in 1976-77	E. Year in school or college in 1976-77	F. Tuition and fees
1 STUDENT APPLICANT			SAME AS ITEM 19		$
2 ALBERT	18	X	NONE	—	$ 0
3 BARBARA	16	X	LUCAS HS	JUNIOR	$ 0
4					$

IF YOU NEED ADDITIONAL SPACE, USE (71)

(71) **Use this space to explain all circled items and any unusual circumstances.**

25. BUS FARE TO AND FROM WORK. ESTIMATE SAME EXPENSES TO AND FROM SCHOOL.

28. RECREATION, PERSONAL, MISCELLANEOUS.

49. DEBT OUTSTANDING FOR STEREO.

58B. $75 PER MO. CHILD SUPPORT PER CHILD AT HOME.

59.		
	$150	DR. SCHEER (GLASSES)
	150	DR. BULLOCK
	100	DR. JOHNSON
	100	DR. PATTON (DENTIST)
	$500	

PARENTS' CERTIFICATION AND AUTHORIZATION SHOULD BE SIGNED BY PARENTS WHETHER OR NOT PARENTS' INFORMATION IS PROVIDED →

STUDENT'S AND SPOUSE'S CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize transmittal of copies of this form to the recipients named in item 19 and the use of this form by the CSS as described on the cover of the SFS. I (We) agree that to verify information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student and spouse Jim Peterson DATE 11/20/75

DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8, and 9 and parental information, if provided, are true, correct, and complete.

If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the SFS. We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parents' information contained on this form with the student. YES ☒ NO ☐

Signatures of both parents (or guardian) Norma Peterson DATE 11/22/75

DATE

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 77

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student – Last	First	M.I.	Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status *	Family Members	Dependency Status **	Parents Information ***	Unusual Conditions ****	Duration of Budget	Date Printed	CSS Identification Number	CSS Code
PETERSON	JIM	A	M	03 18 54	21	936 894194	1	1	1	1	1	B	12	12-10	J620100	1082

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U S Income Tax	F I C A Tax	State Tax	Employment Allowance	Total Allowances	Taxable Income after Allowances	Soc Security Educational Benefits	Veterans Educational Benefits	Other Nontaxable Income and Benefits	**Available Income**
1845	0	107	0	0	107	1738	0	0	150	1888

COMPUTATION OF INCOME SUPPLEMENT FROM STUDENT'S ASSETS

Home Equity	Investments and Other Real Estate Equity	Adj Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Emergency Allowance	Discretionary Net Worth	Conversion %	**Income Supplement**
0	0	0	300	300	360	0	0	0	35	0

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Soc Security Adjustment	Total Income	Medical / Dental Expenses	Casualty or Theft Loss(es)	U S Income Tax	F I C A Tax	State and Other Taxes	Employment Allowance	Minimum Standard Allowance	Total Allowances	Available Income
8100	0	8100	257	0	250	368	729	1500	7070	10174	-2074

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Cash and Bank Accounts	Adj Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Retirement Reserve Allowance	Discretionary Net Worth	Conv %	Income Supplement
0	0	0	150	0	150	0	150	12400	-12250	6	-735

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status †	Unusual Conditions ††
4	1	4	

COMPUTATION OF PARENTS' CONTRIBUTION

Parents' Share of Student's Soc Sec Benefits	Adj Available Income	Total Parents' Contribution	Adj for Family Members in College %	Parents' Contribution From Income	Parents' Contribution From Assets	Parents' Contribution For Student	**Contribution from Parents**
0	-2809	-617	100	-456	-161	-700	

Student's Resources (sum of shaded boxes above)
1888

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	National Standard	Institutional ①	Institutional ②	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 1360	$ 1360	$ 1360	$	$
Spouse's Tuition, Fees, Books, and Supplies	$ 0	$ 0	0		$
Non-direct Educational Expenses					
Rent, Mortgage, or Room, incl. Utilities	$ 1380				$
Food or Board and Household Supplies	$ 1000				$
Clothing, Laundry, and Cleaning	$ 350				$
Transportation	$ 315				$
Medical and Dental	$ 150				$
Casualty or Theft	$ 0				$
Other Expenses	$ 350				$
Total Non-direct	$ 3545	$ 4300	$ 3360	$	
TOTAL EXPENSES	4905	5660	4720		
STUDENT'S RESOURCES	1890	1888	1888		
SUMMER SAVINGS	0	0	0		
STUDENT'S TOTAL RESOURCES	1890	1888	1888		
ESTIMATED FINANCIAL NEED	3015	3772	2832		

ESTIMATED BASIC GRANT ELIGIBILITY

PROBABLY NOT ELIGIBLE

IN 283534

Description of Carlos Ramirez case

Carlos is a 30-year-old married student with two children. He is entering his first year of graduate school. Carlos' wife provides most of their resources through earnings from her job; however, Carlos has some earnings from summer employment as a truck driver.

Standard U.S. and F.I.C.A. taxes are computed against the family's income. A working spouse allowance is also granted since Carlos' wife is employed.

The Ramirez family owns its own home which shows a sizable equity. They also have some savings. In computing the student's contribution from assets, or income supplement, the CSS protects an increasing amount of a student's assets as age and family responsibilities increase. An emergency allowance of $500 per family member other than the applicant is granted against net assets. In the case of the Ramirez family, the allowance is $1,500. The conversion of assets for the self-supporting student is based on age. For Carlos at age 30, the asset conversion rate is 30 percent.

The SFNAR provides the financial aid administrator with four sets of data for evaluating need. These data are provided in the student-reported, national standard, and institutional 1 and 2 columns.

The national standard analysis for the 12-month self-supporting student is identical to the institutional analysis except in the development of student expenses. The national standard uses the independent student allowance (ISA) which is based on Bureau of Labor Statistics moderate-budget data and which represents the standard costs for basic consumer expenditures. The ISA is added to the institution's direct educational expenses (tuition, fees, books, and supplies) to arrive at the student's total expenses.

The student-reported, national standard, and institutional column 1 always contain data for the 9- or 12-month period that the institution has designated. Institutional column 2 can be utilized for any duration of analysis that the institution chooses. In this case, expenses and estimate of need in institutional column 2 are for a 9-month period.

The 9-month analysis reflects the CSS treatment of summer savings for a self-supporting student. Carlos' summer expenses are subtracted from available resources for the summer. The remainder is considered summer savings.

Carlos' parents have signed the SFS attesting to their son's status as a self-supporting student.

STUDENT'S FINANCIAL STATEMENT
Academic Year 1976-77

J730239

Use black or dark ink. Do NOT use pencil.

BOTH NAME AND CASE ARE FICTITIOUS

Check the box next to the number of institutions and programs entered in item 19 below and enclose the fee indicated.

1 ☒ $3.75 3 ☐ $ 8.25 5 ☐ $12.75
2 ☐ $6.00 4 ☐ $10.50 6 ☐ $15.00

DEC 11 75

STUDENT'S (AND SPOUSE'S) INFORMATION

1. STUDENT'S NAME: RAMIREZ (STUDENT'S LAST NAME) CARLOS (STUDENT'S FIRST NAME) R (MID INIT) SEX: 1 ☒ M 2 ☐ F STUDENT'S DATE OF BIRTH: 09 (MONTH) 12 (DAY) 45 (YEAR) STUDENT'S SOCIAL SECURITY NUMBER: 494896032

2. STUDENT'S PERMANENT MAILING ADDRESS: 237 RODEO AVE (NUMBER, STREET, AND APARTMENT NUMBER)
BONNER (CITY) TEXAS (STATE) 78720 (ZIP CODE)

3. Is student a U.S. citizen or a permanent resident? YES ☒ 1 NO ☐ 2
If appropriate, enter student's visa number:

4. Student normally lives:
☐ alone
☒ with husband or wife
☒ with children
☐ with parent(s)
☐ with roommate(s)
☐ with relative(s)

5. Student's year in college or post-high-school institution during 1976-77: (Check only one box.)
FIRST ☐ 1 SECOND ☐ 2 THIRD ☐ 3 FOURTH OR FIFTH ☐ 4 GRADUATE/PROFESSIONAL ☒ 5
Expected date of graduation from Grad./Prof. school: JUNE 1978

6. Name of institution student attended in 1975-76: TEXAS SOUTHERN

Student must answer each of the following questions for each year.

7. Did or will student live with parents for more than two consecutive weeks during
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

8. Was (or will) student (be) listed as an exemption on parents' U.S. income tax return for
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

9. Did or will student receive $600 or more of financial assistance from parents during
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

10. Are both parents (or is guardian) deceased? No ☒ 1 Yes ☐ 2

11. Marital Status
1 ☐ Single
2 ☒ Married
Date of Marriage: 9/7/65
3 ☐ Separated, divorced, widowed
If student intends to marry during or before 1976-77, indicate intended date of marriage in (71)

12. Total number of exemptions claimed or to be claimed on student's 1975 U.S. income tax return: 1975 4

13. Total size of student's household (include the student named on this form, spouse, dependent children, other dependents): 4

14. Total number of members of household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77: 1

15. Enter at right names and ages of children entered in 12 and 13.

NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE
ANNA	8	ROSA	5						

16. Student's Occupation: SUMMER - TRUCK DRIVER
Student's Employer: ARCO CONST. CO.

17. Spouse's Name: ROBERTA
Spouse's Occupation: SECRETARY

18. Name of institution spouse will attend during 1976-77:
Check here if financial aid applicant: ☐
Year in institution during 1976-77:

19. **Enter the complete names and addresses of the institutions and programs to receive this form. Use (71) for additional listings.**

NAME	CITY	STATE	CSS USE ONLY
UNIV. OF HOUSTON	HOUSTON	TX	6870

STUDENT'S (AND SPOUSE'S) EXPENSES

Enter information in boxes only. Do not enter monthly amounts.	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
20. Student's tuition, fees, books, and supplies (See instructions.)	$ 620	$ 0	$ 600
21. Spouse's tuition, fees, books, and supplies	$ 0	$ 0	$ 0
22. Rent, mortgage, or room, including utilities	$ 1788	$ 457	$ 1373
23. Food or board and household supplies	$ 2180	$ 575	$ 1725
24. Clothing, laundry, and cleaning	$ 550	$ 143	$ 427
㉕ Transportation (Itemize in (71).)	$ 1200	$ 325	$ 975
㉖ Medical and dental (Itemize in (71).)	$ 490	$ 125	$ 375
㉗ Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$ 0	$ 0	$ 0
㉘ Other expenses (Itemize in (71).)	$ 1015	$ 250	$ 765
29. TOTAL EXPENSES	$ 7843	$ 1875	$ 6240

STUDENT'S (AND SPOUSE'S) RESOURCES

Enter information in boxes only. Do not enter monthly amounts.	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
30. Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study for which you are applying.	$ 2460	$ 1200	$ 0
31. Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 5100	$ 1325	$ 3975
㉜ Other taxable income (Itemize in (71).)	$ 0	$ 0	$ 0
33. Adjusted gross income(s) (from IRS 1040 or 1040A for 1975)	$ 7560		
34. Financial assistance from student's parents	$ 0	$ 0	$ 0
35. Financial assistance from spouse's parents	$ 0	$ 0	$ 0
㊱ Grants, scholarships, educational loans (Itemize; give source and dollar amount in (71).) Include only the grants, scholarships, loans you actually have been awarded.	$ 1500	$ 0	$ 0
37. Social security educational benefits	$ 0	$ 0	$ 0
38. Veterans-GI Bill educational benefits	$ 0	$ 0	$ 0
㊴ Other nontaxable income and benefits (social security, child support, etc.) (Itemize in (71).)	$ 0	$ 0	$ 0
40. TOTAL RESOURCES (sum of all income listed above)	$ 9060	$ 2525	$ 3975
41. U.S. income tax paid or to be paid	$ 275	$ 90	$ 0
42. FICA, state, and local income and property taxes	$ 942	$ 275	$ 600
43. AVAILABLE RESOURCES (Subtract 41 and 42 from 40.)	$ 7843	$ 2160	$ 3375

IF AVAILABLE RESOURCES FOR CALENDAR YEAR 1975 ARE LESS THAN TOTAL EXPENSES, EXPLAIN DISCREPANCY IN (71).

STUDENT'S (AND SPOUSE'S) ASSETS AND INDEBTEDNESS

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
44. Home if owned or being purchased — YEAR PURCHASED 19 67 PURCHASE PRICE $ 14500	$20000	$ 8500
㊺ Other real estate (Describe in (71).)	$ 0	$ 0
㊻ Investments (stocks, bonds, and other securities) (Itemize and give dollar amounts in (71).)	$ 0	$ 0

	TOTAL ASSETS	TOTAL INDEBTEDNESS	PERCENT OF OWNERSHIP
㊼ Business or farm, if owned (Describe in (71).)	$ 0	$ 0	0 %
48. Cash, savings, and checking accounts as of June 1, 1976			$ 500
㊾ Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).)			$ 0

PARENTS' INFORMATION

FATHER, STEPFATHER, OR MALE GUARDIAN		MOTHER, STEPMOTHER, OR FEMALE GUARDIAN	
50. Name	Age	51. Name	Age
Home address	Zip Code:	Home address	Zip Code:
Occupation	SS #:	Occupation	SS #:

52. Parents' current marital status (Check only one box.)
1 ☐ Married
2 ☐ Separated
3 ☐ Divorced
4 ☐ Mother living, father deceased
5 ☐ Father living, mother deceased
6 ☐ Other (If you checked "Other," explain in (71).)

53. Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank. Enter 0 if you did not or will not file a 1975 U.S. income tax return.) 1975 ☐

Have you filed your 1975 U.S. income tax return? Yes ☐ 1 No ☐ 2

54. Enter total size of parents' household. (Include the student *if* he is a member of the household-parents, other dependent children, other dependents. Do not leave blank and do not enter zero; list all children by name in (70).) ☐

If student applicant is not included because he is no longer a member of your household, check here. ☐

55. Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77 ☐

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.	1975	ESTIMATED 1976
(56) Taxable income before deductions A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$	$
Mother, stepmother, or female guardian	$	$
B. Dividends	$	$
C. Interest income	$	$
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in (71).)	$	$
(57) Adjustments to income such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in (71).)	$	$
(58) Nontaxable income A. Social security benefits	$	$
B. Other nontaxable income (welfare, child support, veterans benefits, etc.)	$	$
(59) Medical and dental expenses not covered by insurance (See instructions, itemize, and give dollar amounts in (71).)	$	$
(60) Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$	$
(61) IRS itemized deductions (See instructions.)	$	$
62. U.S. income tax paid (See instructions. Do not include any tax overpaid.)	$	$
(63) Other unusual expenses (See instructions. Itemize and give dollar amounts in (71).)	$	$

PARENTS' ASSETS AND INDEBTEDNESS

Enter information in boxes only.	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
64. Home if owned or being purchased YEAR PURCHASED 19____ PURCHASE PRICE $____	$	$
(65) Other real estate (Describe in (71).)	$	$
(66) Investments (Stocks, bonds, and other securities.) (Itemize and give dollar amounts in (71).)	$	$
67. Cash, savings, and checking accounts		$
(68) Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).) A. Total assets of business or farm		$
B. Total indebtedness of business or farm		$
C. Percent of ownership of business or farm		%
(69) Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).)	$	

70. PARENTS' ADDITIONAL INFORMATION

Provide below information for all children you entered in 54.

A. Name	B. Age	C. Check if living with family	D. Name of institution to be attended in 1976-77	E. Year in school or college in 1976-77	F. Tuition and fees
1 STUDENT APPLICANT			SAME AS ITEM 19		$
2					$
3					$
4					$

IF YOU NEED ADDITIONAL SPACE, USE (71)

(71) Use this space to explain all circled items and any unusual circumstances.

25.	1970 PONTIAC UPKEEP, GAS, ETC,	$ 850
	CAR INSURANCE	220
	BUS TO AND FROM WORK (ROBERTA)	130
		$1200
26.	DR. ARNOLD	$120
	DR. FARROW	180
	DR. CONTRERA	115
	DR. GASPAR	75
		$490
28.	CHILD CARE	$ 700
	SEARS	115
	PERSONAL & RECREATION	200
		$1015
36.	FISL	$1500

PARENTS' CERTIFICATION AND AUTHORIZATION SHOULD BE SIGNED BY PARENTS WHETHER OR NOT PARENTS' INFORMATION IS PROVIDED →

STUDENT'S AND SPOUSE'S CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize transmittal of copies of this form to the recipients named in item 19 and the use of this form by the CSS as described on the cover of the SFS. I (We) agree that to verify information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student and spouse Carlos Ramirez 12/5/75 DATE
Roberta Ramirez 12/5/75 DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8, and 9 and parental information, if provided, are true, correct, and complete.

If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the SFS. We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parents' information contained on this form with the student. YES ☐ NO ☐

Signatures of both parents (or guardian) Juan Ramirez 12/5/75 DATE
Rosa Ramirez 12/5/75 DATE

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 77

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student – Last	First	M.I.	Sex	Date of Birth			Age	Social Security Number			Year in College	Marital Status *	Family Members	Dependency Status **	Parents Information ***	Unusual Conditions ****	Duration of Budget	Date Printed	CSS Identification Number	CSS Code
RAMIREZ	CARLOS	R	M	09	12	45	30	494	89	6032	5	2	4	1	2		12	12-19	J730239	6870

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	State Tax	Employment Allowance	Total Allowances	Taxable Income after Allowances	Soc. Security Educational Benefits	Veterans Educational Benefits	Other Nontaxable Income and Benefits	**Available Income**
6500	110	380	0	1500	1990	4510	0	0	0	4510

COMPUTATION OF INCOME SUPPLEMENT FROM STUDENT'S ASSETS

Home Equity	Investments and Other Real Estate Equity	Adj. Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Emergency Allowance	Discretionary Net Worth	Conversion %	**Income Supplement**
11500	0	0	500	12000	0	12000	1500	10500	30	3150

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Soc. Security Adjustment	Total Income	Medical/Dental Expenses	Casualty or Theft Loss(es)	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Employment Allowance	Minimum Standard Allowance	Total Allowances	Available Income

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Cash and Bank Accounts	Adj. Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Retirement Reserve Allowance	Discretionary Net Worth	Conv. %	Income Supplement

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status †	Unusual Conditions ††

COMPUTATION OF PARENTS' CONTRIBUTION

Parents' Share of Student's Soc. Sec. Benefits	Adj. Available Income	Total Parents' Contribution	Adj. for Family Members in College %	Parents' Contribution From Income	Parents' Contribution From Assets	Parents' Contribution For Student	**Contribution from Parents**

Student's Resources (sum of shaded boxes above)
7660

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	National Standard	Institutional ①	Institutional ②	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 600	$ 600	$ 600	$ 600	$
Spouse's Tuition, Fees, Books, and Supplies	$ 0	$ 0	0	0	$
Non-direct Educational Expenses					
Rent, Mortgage, or Room, incl. Utilities	$ 1830				$
Food or Board and Household Supplies	$ 2300				$
Clothing, Laundry, and Cleaning	$ 570				$
Transportation	$ 1300				$
Medical and Dental	$ 500				$
Casualty or Theft	$ 0				$
Other Expenses	$ 1015				$
Total Non-direct	$ 7515	$ 8870	$ 6540	$ 5150	
TOTAL EXPENSES	8115	9470	7140	5750	
STUDENT'S RESOURCES	5535	7660	7660	4605	
SUMMER SAVINGS	0	0	0	285	
STUDENT'S TOTAL RESOURCES	5535	7660	7660	4890	
ESTIMATED FINANCIAL NEED	2580	1810	0	860	

INSTITUTIONAL COLUMN 2 EXPENSES
AND NEED FOR 9 MONTHS

ESTIMATED BASIC GRANT ELIGIBILITY

INELIGIBLE BASED ON SCH YR

IN 283534

Description of Barbara Thompson case

Barbara Thompson is an entering freshman at a 4-year public university. She is a self-supporting student.

Barbara is divorced and the mother of two young children. Her only source of income is public assistance. She has free medical assistance and receives food stamps which supplement her income. Barbara's ex-husband does not pay child support.

The institution has requested a 9-month analysis. The national standard for a 9-month analysis of student's resources for a self-supporting student is computed by taking 75 percent of the 12-month student's resources. In this case, the result is identical to the figure for student's resources for 9 months in the institutional column. The national standard summer savings expectation for a self-supporting student is always zero. There are no summer savings entries in the student-reported and institutional columns because Barbara's summer resources do not exceed her summer expenses.

The CSS calculates the basic grant index for self-supporting students using 1975 calendar-year data. The data elements collected in the SFS are analogous to those collected in the basic grant application. Barbara is possibly eligible for a basic grant and has an estimated eligibility index of zero.

STUDENT'S FINANCIAL STATEMENT
Academic Year 1976-77

K151006

Check the box next to the number of institutions and programs entered in item 19 below and enclose the fee indicated.

1 ☒ $3.75 3 ☐ $ 8.25 5 ☐ $12.75
2 ☐ $6.00 4 ☐ $10.50 6 ☐ $15.00

Use black or dark ink. Do NOT use pencil. BOTH NAME AND CASE ARE FICTITIOUS

STUDENT'S (AND SPOUSE'S) INFORMATION

1. STUDENT'S NAME: THOMPSON (STUDENT'S LAST NAME) BARBARA (STUDENT'S FIRST NAME) A (MID INIT) SEX: 1 ☐ M 2 ☒ F — STUDENT'S DATE OF BIRTH: 09 (MONTH) 03 (DAY) 50 (YEAR) — STUDENT'S SOCIAL SECURITY NUMBER: 022318967

2. STUDENT'S PERMANENT MAILING ADDRESS: 4251 JASPER STREET (NUMBER, STREET, AND APARTMENT NUMBER) PHILADELPHIA (CITY) PA (STATE) 19129 (ZIP CODE)

3. Is student a U.S. citizen or a permanent resident? YES ☒ 1 NO ☐ 2
If appropriate, enter student's visa number:

4. Student normally lives:
☐ alone ☐ with parent(s)
☐ with husband or wife ☐ with roommate(s)
☒ with children ☐ with relative(s)

5. Student's year in college or post-high-school institution during 1976-77: (Check only one box.)
FIRST ☒ 1 SECOND ☐ 2 THIRD ☐ 3 FOURTH OR FIFTH ☐ 4 GRADUATE/PROFESSIONAL ☐ 5 Expected date of graduation from Grad./Prof. school

6. Name of institution student attended in 1975-76: NONE

Student must answer each of the following questions for each year.

7. Did or will student live with parents for more than two consecutive weeks during
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

8. Was (or will) student (be) listed as an exemption on parents' U.S. income tax return for
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

9. Did or will student receive $600 or more of financial assistance from parents during
1975? Yes ☐ 1 No ☒ 2 1976? Yes ☐ 1 No ☒ 2 1977? Yes ☐ 1 No ☒ 2

10. Are both parents (or is guardian) deceased? No ☒ 1 Yes ☐ 2

11. Marital Status: 1 ☐ Single 2 ☐ Married Date of Marriage: ______ 3 ☒ Separated, divorced, widowed
If student intends to marry during or before 1976-77, indicate intended date of marriage in (71)

12. Total number of exemptions claimed or to be claimed on student's 1975 U.S. income tax return: 1975 0

13. Total size of student's household (include the student named on this form, spouse, dependent children, other dependents): 3

14. Total number of members of household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77: 1

15. Enter at right names and ages of children entered in 12 and 13.

NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE
ANGELA	7	TROY	4						

16. Student's Occupation:
Student's Employer:

17. Spouse's Name:
Spouse's Occupation:

18. Name of institution spouse will attend during 1976-77:
Check here if financial aid applicant: ☐
Year in institution during 1976-77:

19. Enter the complete names and addresses of the institutions and programs to receive this form. Use (71) for additional listings.

NAME	CITY	STATE	CSS USE ONLY
TEMPLE UNIV	PHILA	PA	2906

STUDENT'S (AND SPOUSE'S) EXPENSES

Enter information in boxes only. Do not enter monthly amounts.

	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
20. Student's tuition, fees, books, and supplies (See instructions.)	$ 0	$ 0	$1200
21. Spouse's tuition, fees, books, and supplies	$ 0	$ 0	$ 0
22. Rent, mortgage, or room, including utilities	$1830	$ 458	$1372
23. Food or board and household supplies	$ 928	$ 237	$ 763
24. Clothing, laundry, and cleaning	$ 420	$ 105	$ 315
(25) Transportation (Itemize in (71).)	$ 0	$ 0	$ 175
(26) Medical and dental (Itemize in (71).)	$ 0	$ 0	$ 0
(27) Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$ 0	$ 0	$ 0
(28) Other expenses (Itemize in (71).)	$ 446	$ 106	$ 340
29. TOTAL EXPENSES	$3624	$ 906	$4165

STUDENT'S (AND SPOUSE'S) RESOURCES

Enter information in boxes only. Do not enter monthly amounts.

	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
30. Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study for which you are applying	$ 0	$ 0	$ 0
31. Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0	$ 0
(32) Other taxable income (Itemize in (71).)	$ 0	$ 0	$ 0
33. Adjusted gross income(s) (from IRS 1040 or 1040A for 1975)	$ 0		
34. Financial assistance from student's parents	$ 0	$ 0	$ 0
35. Financial assistance from spouse's parents	$ 0	$ 0	$ 0
(36) Grants, scholarships, educational loans (Itemize; give source and dollar amount in (71).) Include only the grants, scholarships, loans you actually have been awarded.	$ 0	$ 0	$ 0
37. Social security educational benefits	$ 0	$ 0	$ 0
38. Veterans-GI Bill educational benefits	$ 0	$ 0	$ 0
(39) Other nontaxable income and benefits (social security, child support, etc.) (Itemize in (71).)	$3624	$ 906	$2718
40. TOTAL RESOURCES (sum of all income listed above)	$3624	$ 906	$2718
41. U.S. income tax paid or to be paid	$ 0	$ 0	$ 0
42. FICA, state, and local income and property taxes	$ 0	$ 0	$ 0
43. AVAILABLE RESOURCES (Subtract 41 and 42 from 40.)	$3624	$ 906	$2718

IF AVAILABLE RESOURCES FOR CALENDAR YEAR 1975 ARE LESS THAN TOTAL EXPENSES, EXPLAIN DISCREPANCY IN (71).

STUDENT'S (AND SPOUSE'S) ASSETS AND INDEBTEDNESS

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
44. Home if owned or being purchased — YEAR PURCHASED 19____ PURCHASE PRICE $____	$ 0	$ 0
(45) Other real estate (Describe in (71).)	$ 0	$ 0
(46) Investments (stocks, bonds, and other securities) (Itemize and give dollar amounts in (71).)	$ 0	$ 0

	TOTAL ASSETS	TOTAL INDEBTEDNESS	PERCENT OF OWNERSHIP
(47) Business or farm, if owned (Describe in (71).)	$ 0	$ 0	0 %

48. Cash, savings, and checking accounts as of June 1, 1976 $ 0

(49) Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).) $ 0

PARENTS' INFORMATION

FATHER, STEPFATHER, OR MALE GUARDIAN		MOTHER, STEPMOTHER, OR FEMALE GUARDIAN	
50. Name	Age	51. Name	Age
Home address	Zip Code:	Home address	Zip Code:
Occupation	SS #:	Occupation	SS #:

52. Parents' current marital status (Check only one box.)
1 ☐ Married
2 ☐ Separated
3 ☐ Divorced
4 ☐ Mother living, father deceased
5 ☐ Father living, mother deceased
6 ☐ Other (If you checked "Other," explain in (71).)

53. Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank. Enter 0 if you did not or will not file a 1975 U.S. income tax return.) 1975 ☐

Have you filed your 1975 U.S. income tax return? Yes ☐ 1 No ☐ 2

54. Enter total size of parents' household. (Include the student *if* he is a member of the household-parents, other dependent children, other dependents. Do not leave blank and do not enter zero; list all children by name in (70).) ☐

If student applicant is not included because he is no longer a member of your household, check here. ☐

55. Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77 ☐

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.	1975	ESTIMATED 1976
(56) Taxable income before deductions A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian →	$	$
Mother, stepmother, or female guardian →	$	$
B. Dividends →	$	$
C. Interest income →	$	$
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in (71).) →	$	$
(57) Adjustments to income such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in (71).) →	$	$
(58) Nontaxable income A. Social security benefits →	$	$
B. Other nontaxable income (welfare, child support, veterans benefits, etc.) →	$	$
(59) Medical and dental expenses not covered by insurance (See instructions, itemize, and give dollar amounts in (71).) →	$	$
(60) Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).) →	$	$
(61) IRS itemized deductions (See instructions.) →	$	$
62. U.S. income tax paid (See instructions. Do not include any tax overpaid.) →	$	$
(63) Other unusual expenses (See instructions. Itemize and give dollar amounts in (71).) →	$	$

PARENTS' ASSETS AND INDEBTEDNESS

Enter information in boxes only.	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
64. Home if owned or being purchased → YEAR PURCHASED 19____ PURCHASE PRICE $____	$	$
(65) Other real estate (Describe in (71).) →	$	$
(66) Investments (Stocks, bonds, and other securities.) (Itemize and give dollar amounts in (71).) →	$	$
67. Cash, savings, and checking accounts →		$
(68) Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).) A. Total assets of business or farm →		$
B. Total indebtedness of business or farm →		$
C. Percent of ownership of business or farm →		%
(69) Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).) →	$	

70. PARENTS' ADDITIONAL INFORMATION
Provide below information for all children you entered in 54.

A. Name	B. Age	C. Check if living with family	D. Name of institution to be attended in 1976-77	E. Year in school or college in 1976-77	F. Tuition and fees
1. STUDENT APPLICANT			SAME AS ITEM 19		$
2.					$
3.					$
4.					$

IF YOU NEED ADDITIONAL SPACE, USE (71)

(71) **Use this space to explain all circled items and any unusual circumstances.**

23. I RECEIVE FOODSTAMPS

25. TRANSPORTATION TO AND FROM SCHOOL

26. MEDICAL ASSISTANCE CARD COVERS MEDICAL EXPENSES

39. PUBLIC ASSISTANCE

I DO NOT KNOW THE WHEREABOUTS OF MY EX-HUSBAND.
I DO NOT RECEIVE ANY CHILD SUPPORT FROM HIM.

PARENTS' CERTIFICATION AND AUTHORIZATION SHOULD BE SIGNED BY PARENTS WHETHER OR NOT PARENTS' INFORMATION IS PROVIDED →

STUDENT'S AND SPOUSE'S CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize transmittal of copies of this form to the recipients named in item 19 and the use of this form by the CSS as described on the cover of the SFS. I (We) agree that to verify information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student and spouse Barbara Thompson DATE 1/15/76

DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8, and 9 and parental information, if provided, are true, correct, and complete.

If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the SFS. We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parents' information contained on this form with the student. YES ☐ NO ☐

Signatures of both parents (or guardian) Anna Smith DATE 1/15/76

DATE

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 77

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student: Last	First	M.I.	Sex	Date of Birth			Age	Social Security Number			Year in College	Marital Status *	Family Members	Dependency Status **	Parents Information ***	Unusual Conditions ****	Duration of Budget	Date Printed	CSS Identification Number	CSS Code
THOMPSON	BARBARA	A	F	09	03	50	25	022	31	8967	1	3	3	1	2		9	02-02	K151006	2906

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	State Tax	Employment Allowance	Total Allowances	Taxable Income after Allowances	Soc. Security Educational Benefits	Veterans Educational Benefits	Other Nontaxable Income and Benefits	Available Income
0	0	0	0	0	0	0	0	0	2718	2718

COMPUTATION OF INCOME SUPPLEMENT FROM STUDENT'S ASSETS

Home Equity	Investments and Other Real Estate Equity	Adj. Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Emergency Allowance	Discretionary Net Worth	Conversion %	Income Supplement
0	0	0	0	0	0	0	1000	0	35	0

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Soc. Security Adjustment	Total Income	Medical/Dental Expenses	Casualty or Theft Losses)	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Employment Allowance	Minimum Standard Allowance	Total Allowances	Available Income

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Cash and Bank Accounts	Adj. Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Retirement Reserve Allowance	Discretionary Net Worth	Conv %	Income Supplement

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status †	Unusual Conditions ††

COMPUTATION OF PARENTS' CONTRIBUTION

Parents' Share of Student's Soc. Sec. Benefits	Adj. Available Income	Total Parents' Contribution	Adj. for Family Members in College %	Parents' Contribution From Income	Parents' Contribution From Assets	Parents' Contribution For Student	Contribution from Parents

Student's Resources (sum of shaded boxes above)
2718

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	National Standard	Institutional ①	Institutional ②	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 1200	$ 1200	$ 1200	$ 1200	$
Spouse's Tuition, Fees, Books, and Supplies	$ 0	$ 0	0	0	$
Non-direct Educational Expenses					
Rent, Mortgage, or Room, incl. Utilities	$ 1372				$
Food or Board and Household Supplies	$ 763				$
Clothing, Laundry, and Cleaning	$ 315				$
Transportation	$ 175				$
Medical and Dental	$ 0				$
Casualty or Theft	$ 0				$
Other Expenses	$ 340				$
Total Non-direct	$ 2965	$ 5370	$ 3225	$ 4125	
TOTAL EXPENSES	4165	6570	4425	5325	
STUDENT'S RESOURCES	2718	2718	2718	2718	
SUMMER SAVINGS	0	0	0	0	
STUDENT'S TOTAL RESOURCES	2718	2718	2718	2718	
ESTIMATED FINANCIAL NEED	1447	3852	1707	2607	

ESTIMATED BASIC GRANT ELIGIBILITY

POSSIBLY ELIGIBLE INDEX = 0

IN 283534

Description of Janice Rigby case

Janice is a dependent student applying for financial assistance for her junior year.

The institution has requested a 9-month analysis, so academic year data only are utilized in the computation. Janice has listed $500 at Item 34 as financial assistance from her parents. For dependent students this amount is not included in the CSS analysis since a parental contribution based on financial information provided by the parents is calculated by the CSS and included in the total student's resources.

Janice also lists a scholarship of $250. Since many institutions prefer to consider all grants, scholarships, and loans after need has been established, Janice's scholarship is not included in student's resources. The CSS prints a message on the SFNAR to alert the financial aid officer to the presence of this "outside" aid.

An Additional Information Request (AIR) was generated because responses to Items 7, 8, and 9 indicate that Janice is a dependent student, but her parents' financial information was not submitted. Subsequently the financial information was provided by Janice's parents. The CSS computes a parental contribution in accordance with the procedure used in the PCS system.

Janice's father is a business owner; her mother is also employed. An employment allowance has been computed since both parents work.

The Rigby's explanation of "adjustments to income" (Item 57) was reviewed by the CSS since the entry exceeded $500. As a consequence of the review, it was disallowed.

Other unusual expenses are not considered in the CSS analysis, but they would reduce the parents' contribution by $100 or more if allowed; thus an unusual condition G was printed on the SFNAR. In this case, Janice's parents report that their other daughter attends a tuition-charging secondary school The financial aid administrator may wish to use this information in determining SEOG eligibility.

The family does not have sufficient income to cover normal living expenses; therefore, a negative available income results. The family's income supplement is derived from substantial home and business equities and provides some financial strength to offset the negative available income.

The Rigbys have two children in college, therefore only 70 percent of the total parents' contribution is expected for this student.

The national standard estimate of need utilizes the CSS summer savings for dependent students. The institution has provided an alternate summer savings expectation which appears in institutional column 1.

The institution has requested that a 3-month analysis be computed for institutional column 2. When an institution chooses a duration that is 9 months or less, the CSS prorates the student's resources and summer savings to arrive at an estimate of need.

Janice is possibly eligible for a basic grant and has an estimated eligibility index of 1127.

STUDENT'S FINANCIAL STATEMENT K070004
Academic Year 1976-77

Check the box next to the number of institutions and programs entered in item 19 below and enclose the fee indicated.

1 ☒ $3.75 3 ☐ $ 8.25 5 ☐ $12.75
2 ☐ $6.00 4 ☐ $10.50 6 ☐ $15.00

14 7c

Use black or dark ink. Do NOT use pencil. BOTH NAME AND CASE ARE FICTITIOUS

STUDENT'S (AND SPOUSE'S) INFORMATION

1. STUDENT'S NAME
   - STUDENT'S LAST NAME: RIGBY
   - STUDENT'S FIRST NAME: JANICE
   - MID INIT: C
   - SEX: 1 ☐ M 2 ☒ F
   - STUDENT'S DATE OF BIRTH: MONTH 11 DAY 18 YEAR 55
   - STUDENT'S SOCIAL SECURITY NUMBER: 099124121
2. STUDENT'S PERMANENT MAILING ADDRESS
   - NUMBER, STREET, AND APARTMENT NUMBER: 738 WALLACE DRIVE
   - CITY: MADRONA
   - STATE: CA
   - ZIP CODE: 90621
3. Is student a U.S. citizen or a permanent resident? YES ☒ 1 NO ☐ 2
   If appropriate, enter student's visa number:
4. Student normally lives: ☐ alone ☐ with husband or wife ☐ with children ☒ with parent(s) ☐ with roommate(s) ☐ with relative(s)
5. Student's year in college or post-high-school institution during 1976-77: (Check only one box.)
   FIRST ☐ 1 SECOND ☐ 2 THIRD ☒ 3 FOURTH OR FIFTH ☐ 4 GRADUATE/PROFESSIONAL ☐ 5 Expected date of graduation from Grad./Prof. school:
6. Name of institution student attended in 1975-76: SAN JOSE STATE

Student must answer each of the following questions for each year.

	1975?	1976?	1977?
7. Did or will student live with parents for more than two consecutive weeks during	Yes ☒ 1 No ☐ 2	Yes ☒ 1 No ☐ 2	Yes ☐ 1 No ☒ 2
8. Was (or will) student (be) listed as an exemption on parents' U.S. income tax return for	Yes ☒ 1 No ☐ 2	Yes ☒ 1 No ☐ 2	Yes ☐ 1 No ☒ 2
9. Did or will student receive $600 or more of financial assistance from parents during	Yes ☒ 1 No ☐ 2	Yes ☐ 1 No ☒ 2	Yes ☐ 1 No ☒ 2

10. Are both parents (or is guardian) deceased? No ☒ 1 Yes ☐ 2
11. Marital Status 1 ☒ Single 2 ☐ Married Date of Marriage: ______ 3 ☐ Separated, divorced, widowed
    If student intends to marry during or before 1976-77, indicate intended date of marriage in (71)
12. Total number of exemptions claimed or to be claimed on student's 1975 U.S. income tax return: 1975 0
13. Total size of student's household (include the student named on this form, spouse, dependent children, other dependents): 0
14. Total number of members of household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77: 0
15. Enter at right names and ages of children entered in 12 and 13.

NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE

16. Student's Occupation: SALES ASSISTANT
    Student's Employer: S AND R MOTORS
17. Spouse's Name:
    Spouse's Occupation:
18. Name of institution spouse will attend during 1976-77:
    Check here if financial aid applicant: ☐
    Year in institution during 1976-77:

19. **Enter the complete names and addresses of the institutions and programs to receive this form. Use (71) for additional listings.**

NAME	CITY	STATE	CSS USE ONLY
SAN JOSE STATE	SAN JOSE	CA	4687

STUDENT'S (AND SPOUSE'S) EXPENSES

Enter information in boxes only. Do not enter monthly amounts.	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
20. Student's tuition, fees, books, and supplies (See instructions.)	$ 320	$ 0	$ 380
21. Spouse's tuition, fees, books, and supplies	$ 0	$ 0	$ 0
22. Rent, mortgage, or room, including utilities	$ 905	$ 0	$ 905
23. Food or board and household supplies	$ 1075	$ 0	$ 1075
24. Clothing, laundry, and cleaning	$ 330	$ 80	$ 250
㉕ Transportation (Itemize in (71).)	$ 250	$ 100	$ 150
㉖ Medical and dental (Itemize in (71).)	$ 0	$ 0	$ 0
㉗ Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$ 0	$ 0	$ 0
㉘ Other expenses (Itemize in (71).)	$ 440	$ 90	$ 350
29. TOTAL EXPENSES	$ 3320	$ 270	$ 3110

STUDENT'S (AND SPOUSE'S) RESOURCES

Enter information in boxes only. Do not enter monthly amounts.	CALENDAR YEAR 1975	SUMMER 1976 3 MONTHS	ESTIMATED ACADEMIC YR. 1976-77 9 MONTHS
30. Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study for which you are applying.	$ 620	$ 620	$ 0
31. Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0	$ 0
㉜ Other taxable income (Itemize in (71).)	$ 0	$ 0	$ 0
33. Adjusted gross income(s) (from IRS 1040 or 1040A for 1975)	$ 620		
34. Financial assistance from student's parents	$ 1050	$ 0	$ 500
35. Financial assistance from spouse's parents	$ 0	$ 0	$ 0
㊱ Grants, scholarships, educational loans (Itemize; give source and dollar amount in (71).) Include only the grants, scholarships, loans you actually have been awarded.	$ 1400	$ 0	$ 250
37. Social security educational benefits	$ 0	$ 0	$ 0
38. Veterans-GI Bill educational benefits	$ 0	$ 0	$ 0
㊴ Other nontaxable income and benefits (social security, child support, etc.) (Itemize in (71).)	$ 300	$ 0	$ 0
40. TOTAL RESOURCES (sum of all income listed above)	$ 3370	$ 620	$ 750
41. U.S. income tax paid or to be paid	0	$ 0	$ 0
42. FICA, state, and local income and property taxes	$ 35	$ 35	$ 0
43. AVAILABLE RESOURCES (Subtract 41 and 42 from 40.)	$ 3335	$ 585	$ 750

IF AVAILABLE RESOURCES FOR CALENDAR YEAR 1975 ARE LESS THAN TOTAL EXPENSES, EXPLAIN DISCREPANCY IN (71).

STUDENT'S (AND SPOUSE'S) ASSETS AND INDEBTEDNESS

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
44. Home if owned or being purchased YEAR PURCHASED 19____ PURCHASE PRICE $____	$ 0	$ 0
㊺ Other real estate (Describe in (71).)	$ 0	$ 0
㊻ Investments (stocks, bonds, and other securities) (Itemize and give dollar amounts in (71).)	$ 0	$ 0

	TOTAL ASSETS	TOTAL INDEBTEDNESS	PERCENT OF OWNERSHIP
㊼ Business or farm, if owned (Describe in (71).)	$ 0	$ 0	0 %

48. Cash, savings, and checking accounts as of June 1, 1976 $ 0

㊾ Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).) $ 0

PARENTS' INFORMATION

FATHER, STEPFATHER, OR MALE GUARDIAN		MOTHER, STEPMOTHER, OR FEMALE GUARDIAN	
50. Name	Age	51. Name	Age
Home address	Zip Code:	Home address	Zip Code:
Occupation	SS #:	Occupation	SS #:

52. Parents' current marital status (Check only one box.) 1 ☐ Married ☐ Separated 3 ☐ Divorced 4 ☐ Mother living, father deceased 5 ☐ Father living, mother deceased 6 ☐ Other (If you checked "Other," explain in (71).)

53. Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank. Enter 0 if you did not or will not file a 1975 U.S. income tax return.) 1975 ☐

Have you filed your 1975 U.S. income tax return? Yes ☐ 1 No ☐ 2

54. Enter total size of parents' household. (Include the student-*if* he is a member of the household-parents, other dependent children, other dependents. Do not leave blank and do not enter zero; list all children by name in (70).) ☐

If student applicant is not included because he is no longer a member of your household, check here. ☐

55. Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77 ☐

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.	1975	ESTIMATED 1976
⑯ Taxable income before deductions A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$	$
Mother, stepmother, or female guardian	$	$
B. Dividends	$	$
C. Interest income	$	$
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in (71).)	$	$
(57) Adjustments to income such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in (71).)	$	$
(58) Nontaxable income A. Social security benefits	$	$
B. Other nontaxable income (welfare, child support, veterans benefits, etc.)	$	$
(59) Medical and dental expenses not covered by insurance (See instructions, itemize, and give dollar amounts in (71).)	$	$
(60) Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$	$
(61) IRS itemized deductions (See instructions.)	$	$
62. U.S. income tax paid (See instructions. Do not include any tax overpaid.)	$	$
(63) Other unusual expenses (See instructions. Itemize and give dollar amounts in (71).)	$	$

PARENTS' ASSETS AND INDEBTEDNESS

Enter information in boxes only.	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
64. Home if owned or being purchased YEAR PURCHASED 19____ PURCHASE PRICE $____	$	$
(65) Other real estate (Describe in (71).)	$	$
(66) Investments (Stocks, bonds, and other securities.) (Itemize and give dollar amounts in (71).)	$	$
67. Cash, savings, and checking accounts		$
(68) Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).) A. Total assets of business or farm		$
B. Total indebtedness of business or farm		$
C. Percent of ownership of business or farm		%
(69) Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).)	$	

70. PARENTS' ADDITIONAL INFORMATION

Provide below information for all children you entered in 54.

A. Name	B Age	C Check if living with family	D. Name of institution to be attended in 1976-77	E. Year in school or college in 1976-77	F. Tuition and fees
1. STUDENT APPLICANT			SAME AS ITEM 19		$
2					$
3					$
4					$

IF YOU NEED ADDITIONAL SPACE, USE (71)

(71) **Use this space to explain all circled items and any unusual circumstances.**

11. I INTEND TO MARRY IN JUNE 1977 AND WILL NO LONGER BE DEPENDENT UPON MY PARENTS FOR SUPPORT

36.	$ 600	COLLEGE WORK STUDY
	550	NDSL
	250	ROTARY CLUB SCHOLARSHIP
	$1400	

39. $300 GIFT AID FROM GRANDMOTHER

FOLLOW UP
SENT 1/22
RET'D 2/8

PARENTS' CERTIFICATION AND AUTHORIZATION SHOULD BE SIGNED BY PARENTS WHETHER OR NOT PARENTS' INFORMATION IS PROVIDED →

STUDENT'S AND SPOUSE'S CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize transmittal of copies of this form to the recipients named in item 19 and the use of this form by the CSS as described on the cover of the SFS. I (We) agree that to verify information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student and spouse Janice Rigby DATE 1/11/76

__________ DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8, and 9 and parental information, if provided, are true, correct, and complete.

If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the SFS. We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parents' information contained on this form with the student. YES ☐ NO ☐

Signatures of both parents (or guardian) __________ DATE

__________ DATE

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE ENTRANCE EXAMINATION BOARD

ADDITIONAL INFORMATION REQUEST

RESPOND ONLY TO THE ITEMS CHECKED (✓).

This form with the requested information must be returned immediately to process your SFS for colleges and scholarship programs.

IN REFERENCE TO THE STUDENT'S FINANCIAL STATEMENT FOR:

JANICE C. RIGBY
738 WALLACE DRIVE
MADRONA, CA 90621

1/21/76

RETURN TO:

College Scholarship Service
Box 300
Berkeley, CA 94701

4687

K070004 RIGBJC21118554121

The following information is needed to complete your Student's Financial Statement.

✓ STUDENT'S PARENTS MUST COMPLETE ALL PARENTS' INFORMATION ITEMS 50 - 70 ON REVERSE SIDE OF THIS FORM

We authorize the transferral of the specified additional information to our Student's Financial Statement.

SIGNATURE OF STUDENT Janice Rigby DATE 2/5/76

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) Don Rigby DATE 2/6/76

Helen Rigby DATE 2/6/76

FOR CSS USE ONLY

+950	1								

FD 75-097

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PARENTS' INFORMATION

FATHER, STEPFATHER, OR MALE GUARDIAN		MOTHER, STEPMOTHER, OR FEMALE GUARDIAN	
50. Name DON RIGBY	Age 50	51. Name HELEN RIGBY	Age 48
Home address 738 WALLACE DRIVE	Zip Code: 90621	Home address SAME	Zip Code:
Occupation CAR DEALER & MECHANIC	SS #: 943-82-1905	Occupation TEACHER'S AIDE	SS #: 077-12-9224

52. Parents' current marital status. (Check only one box.)
1 ☒ Married
2 ☐ Separated
3 ☐ Divorced
4 ☐ Mother living, father deceased
5 ☐ Father living, mother deceased
6 ☐ Other (If you checked "Other," explain in (71).)

53. Enter total number of exemptions claimed or to be claimed on parents' 1975 U.S. income tax return. (Do not leave blank. Enter 0 if you did not or will not file a 1975 U.S. income tax return.) 1975: 6

Have you filed your 1975 U.S. income tax return? Yes ☐ 1 No ☒ 2

54. Enter total size of parents' household. (Include the student if he is a member of the household-parents, other dependent children, other dependents. Do not leave blank and do not enter zero, list all children by name in (70).) 6

If student applicant is not included because he is no longer a member of your household, check here. ☐

55. Enter number of members of parents' household, including the student named on this form, to be in college or other post-high-school educational institutions at least half-time during 1976-77. (Do not leave blank and do not enter zero.) 1976-77: 2

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.

	1975 CAO	ESTIMATED 1976
(56) Taxable income before deductions A. Wages, salaries, tips, and other compensation Father, stepfather, or male guardian	$ ~~0~~ 10200	$ 0
Mother, stepmother, or female guardian	$ 2400	$ 2600
B. Dividends	$ 0	$ 0
C. Interest income	$ 0	$ 0
D. Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in (71).)	$ ~~10200~~ CAO	$11500
(57) Adjustments to income such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in (71).)	$ ~~750~~ 0 CAO	$ 750
(58) Nontaxable income A. Social security benefits	$ 0	$ 0
B. Other nontaxable income (welfare, child support, veterans benefits, etc.)	$ 0	$ 0
(59) Medical and dental expenses not covered by insurance. (See instructions, itemize, and give dollar amounts in (71).)	$ 1033	$ 1000
(60) Casualty or theft loss(es) (See instructions. Itemize and give dollar amounts in (71).)	$ 0	$ 0
(61) IRS itemized deductions (See instructions.)	$ 2200	$ 2400
62. U.S. income tax paid (See instructions. Do not include any tax overpaid.)	$ 1074	$ 1170
(63) Other unusual expenses (See instructions. Itemize and give dollar amounts in (71).)	$ 660	$ 660

PARENTS' ASSETS AND INDEBTEDNESS

Enter information in boxes only.

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL OR DEBTS
64. Home if owned or being purchased YEAR PURCHASED 19 62 PURCHASE PRICE $ 11700	$22000	$ 0
(65) Other real estate (Describe in (71).)	$ 0	$ 0
(66) Investments (Stocks, bonds, and other securities.) (Itemize and give dollar amounts in (71).)	$ 0	$ 0
67. Cash, savings, and checking accounts		$ 500
(68) Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).) A. Total assets of business or farm		$62000
B. Total indebtedness of business or farm		$38000
C. Percent of ownership of business or farm		100 %
(69) Other debts outstanding (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in (71).)	$ ~~4800~~ 3500 CAO	

70. PARENTS' ADDITIONAL INFORMATION

Provide below information for all children you entered in 54.

A. Name	B. Age	C. Check if living with family	D. Name of institution to be attended in 1976-77	E. Year in school or college in 1976-77	F. Tuition and fees
1 STUDENT APPLICANT	20	X	SAME AS ITEM 19	JR	$ 200
2 DONALD	18	X	SAN JOSE ST	FRESH	$ 200
3 BARBARA	15	X	PRESENTAT.	JR	$ 550
4					$

IF YOU NEED ADDITIONAL SPACE, USE (71)

(71) **Use this space to explain all circled items and any unusual circumstances.**

54. MRS. RIGBY'S MOTHER CLAIMED AS TAX DEPENDENT.

57. HOME OFFICE EXPENSES.

59. MEDICAL EXPENSES

$ 500	ORTHODONTIST
358	DR. GARLAND
175	MEDICINE
$1033	

61. ITEMIZED DEDUCTIONS, ESTIMATED

$ 530	MEDICAL
1170	TAXES
500	CONTRIBUTIONS
$2200	

63. BARBARA ATTENDS PRESENTATION HIGH, TUITION $550. TERMITE CONTROL $110.

68. S AND R MOTORS AUTO REPAIR AND SALES, 191 RODEO AVENUE, MADRONA.

69. PERSONAL LOAN FOR PURCHASING EX-PARTNER'S SHARE OF BUSINESS, $3500 OUTSTANDING. REMAINING BALANCE DUE ON CAMPER $1300.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8, and 9 and parental information, if provided, are true, correct, and complete.

If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the SFS. We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parents' information contained on this form with the student. YES ☒ NO ☐

Signatures of both parents (or guardian) Don Rigby DATE 2/6/76
Helen Rigby DATE 2/6/76

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT
Academic Year 1976 - 77

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student: Last	First	M.I.	Sex	Date of Birth			Age	Social Security Number			Year in College	Marital Status *	Family Members	Dependency Status **	Parents Information ***	Unusual Conditions ****	Duration of Budget	Date Printed	CSS Identification Number	CSS Code
RIGBY	JANICE	C	F	11	18	55	20	099	12	4121	3	1	1	2	1		9	02-18	K070004	4687

COMPUTATION OF STUDENT'S AVAILABLE INCOME

Taxable Income	U.S. Income Tax	F.I.C.A. Tax	State Tax	Employment Allowance	Total Allowances	Taxable Income after Allowances	Soc. Security Educational Benefits	Veterans Educational Benefits	Other Nontaxable Income and Benefits	Available Income
0	0	0	0	0	0	0	0	0	0	0

COMPUTATION OF INCOME SUPPLEMENT FROM STUDENT'S ASSETS

Home Equity	Investments and Other Real Estate Equity	Adj. Business or Farm Net Worth	Cash and Bank Accounts	Total Assets	Other Debts Outstanding	Net Worth	Emergency Allowance	Discretionary Net Worth	Conversion %	Income Supplement
0	0	0	0	0	0	0	0	0	35	0

COMPUTATION OF PARENTS' AVAILABLE INCOME

Taxable and Nontaxable Income	Soc. Security Adjustment	Total Income	Medical/Dental Expenses	Casualty or Theft Loss(es)	U.S. Income Tax	F.I.C.A. Tax	State and Other Taxes	Employment Allowance	Minimum Standard Allowance	Total Allowances	Available Income
12600	0	12600	655	0	801	736	1008	1200	9400	13800	-1200

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Home Equity	Other Real Estate Equity	Investments Equity	Cash and Bank Accounts	Adj. Business or Farm Net Worth	Total Assets	Other Debts Outstanding	Net Worth	Retirement Reserve Allowance	Discretionary Net Worth	Conv %	Income Supplement
22000	0	0	500	10000	32500	3500	29000	11700	17300	12	2076

PARENTS' INFORMATION

Family Members	Family Members in College	Family Status †	Unusual Conditions ††
6	2	1	CEG

COMPUTATION OF PARENTS' CONTRIBUTION

Parents' Share of Student's Soc. Sec. Benefits	Adj. Available Income	Total Parents' Contribution	Adj. for Family Members in College %	Parents' Contribution From Income	Parents' Contribution From Assets	Parents' Contribution For Student	Contribution from Parents
0	876	192	70	-184	318	134	134

Student's Resources (sum of shaded boxes above)
* 134

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	National Standard	Institutional ①	Institutional ②	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 380	$ 380	$ 380	$ 125	$
Spouse's Tuition, Fees, Books, and Supplies	$ 0	$			$
Non-direct Educational Expenses					
Rent, Mortgage, or Room, incl. Utilities	$ 905				$
Food or Board and Household Supplies	$ 1075				$
Clothing, Laundry, and Cleaning	$ 250				$
Transportation	$ 150				$
Medical and Dental	$ 0				$
Casualty or Theft	$ 0				$
Other Expenses	$ 350				$
Total Non-direct	$ 2730	$ 2790	$ 2790	$ 920	
TOTAL EXPENSES	3110	3170	3170	1045	
STUDENT'S RESOURCES	750	134	134	44	
SUMMER SAVINGS	315	700	600	198	
STUDENT'S TOTAL RESOURCES	1065	834	734	242	
ESTIMATED FINANCIAL NEED	2045	2336	2436	803	

*AID AT ITEM 36 NOT INCLUDED

INSTITUTIONAL COLUMN 2 EXPENSES
AND NEED FOR 3 MONTHS

ESTIMATED BASIC GRANT ELIGIBILITY

POSSIBLY ELIGIBLE INDEX = 1127

90

IN 283534

Appendix

Table A. Standard U.S. income tax by adjusted gross income and number of family members for family filing joint income tax return (1975 rates)

Adjusted gross income	Number of family members										
	2	3	4	5	6	7	8	9	10	11	12
$ 1,875–$ 2,124											
2,125– 2,374											
2,375– 2,624											
2,625– 2,874											
2,875– 3,124											
3,125– 3,374											
3,375– 3,624											
3,625– 3,874											
3,875– 4,124	$ 20										
4,125– 4,374	50										
4,375– 4,624	90										
4,625– 4,874	130										
4,875– 5,124	170	$ 20									
5,125– 5,374	200	60									
5,375– 5,624	240	100									
5,625– 5,874	280	140									
5,875– 6,124	320	170	$ 30								
6,125– 6,374	360	210	70								
6,375– 6,624	400	250	110								
6,625– 6,874	440	290	140								
6,875– 7,124	490	330	180	$ 40							
7,125– 7,374	530	370	220	80							
7,375– 7,624	570	410	260	110							
7,625– 7,874	620	460	300	150	$ 10						
7,875– 8,124	670	500	340	190	50						
8,125– 8,374	720	540	380	230	80						
8,375– 8,624	760	590	430	270	120						
8,625– 8,874	810	640	470	310	160	$ 20					
8,875– 9,124	860	690	510	350	200	50					
9,125– 9,374	910	730	560	400	240	90					
9,375– 9,624	950	780	610	440	280	130					
9,625– 9,874	1,000	830	660	480	320	170	$ 20				
9,875– 10,124	1,050	880	700	530	370	210	60				
10,125– 10,374	1,100	920	750	580	410	250	100				
10,375– 10,624	1,140	970	800	630	450	290	140				
10,625– 10,874	1,190	1,020	850	670	500	340	180	$ 30			
10,875– 11,124	1,240	1,070	890	720	550	380	220	70			
11,125– 11,374	1,290	1,110	940	770	600	420	260	110			
11,375– 11,624	1,340	1,160	990	820	640	470	310	150			
11,625– 11,874	1,390	1,210	1,040	860	690	520	350	190	$ 40		
11,875– 12,124	1,440	1,250	1,080	910	740	560	390	230	80		
12,125– 12,374	1,490	1,290	1,120	950	780	600	430	270	110		
12,375– 12,624	1,540	1,340	1,160	990	820	640	470	300	150		
12,625– 12,874	1,580	1,390	1,200	1,030	850	680	510	340	180	$ 30	

Table A. . . . family filing joint income tax return, continued

Adjusted gross income	Number of family members 2	3	4	5	6	7	8	9	10	11	12
$12,875–$13,124	$ 1,630	$1,430	$1,240	$1,070	$ 890	$ 720	$ 550	$ 380	$ 220	$ 60	
13,125– 13,374	1,670	1,480	1,280	1,110	930	760	590	420	250	100	
13,375– 13,624	1,720	1,520	1,330	1,150	970	800	630	460	290	130	
13,625– 13,874	1,770	1,570	1,380	1,190	1,010	840	670	500	320	170	$ 1
13,875– 14,124	1,810	1,620	1,420	1,230	1,050	880	710	540	360	200	5
14,125– 14,374	1,860	1,660	1,470	1,270	1,090	920	750	580	400	240	8
14,375– 14,624	1,900	1,710	1,510	1,320	1,130	960	790	620	440	270	12
14,625– 14,874	1,950	1,760	1,560	1,370	1,170	1,000	830	660	480	310	15
14,875– 15,124	2,000	1,800	1,610	1,410	1,220	1,040	870	700	520	350	190
15,125– 15,374	2,040	1,850	1,650	1,460	1,260	1,080	910	740	560	390	220
15,375– 15,624	2,090	1,890	1,700	1,500	1,310	1,120	950	780	600	430	260
15,625– 15,874	2,140	1,940	1,750	1,550	1,360	1,160	990	820	640	470	300
15,875– 16,124	2,180	1,990	1,790	1,600	1,400	1,210	1,030	860	680	510	340
16,125– 16,374	2,230	2,030	1,840	1,640	1,450	1,250	1,070	900	720	550	380
16,375– 16,624	2,300	2,090	1,890	1,700	1,500	1,310	1,120	940	770	600	430
16,625– 16,874	2,360	2,140	1,950	1,750	1,560	1,360	1,170	990	820	650	470
16,875– 17,124	2,420	2,200	2,000	1,810	1,610	1,420	1,220	1,040	870	690	520
17,125– 17,374	2,480	2,270	2,060	1,860	1,670	1,470	1,280	1,090	910	740	570
17,375– 17,624	2,550	2,330	2,110	1,920	1,720	1,530	1,330	1,140	960	790	620
17,625– 17,874	2,610	2,390	2,170	1,970	1,780	1,580	1,390	1,190	1,010	840	660
17,875– 18,124	2,670	2,450	2,240	2,030	1,830	1,640	1,440	1,250	1,060	880	710
18,125– 18,374	2,730	2,520	2,300	2,080	1,890	1,690	1,500	1,300	1,110	930	760
18,375– 18,624	2,800	2,580	2,360	2,140	1,940	1,750	1,550	1,360	1,160	980	810
18,625– 18,874	2,860	2,640	2,420	2,210	2,000	1,800	1,610	1,410	1,220	1,030	850
18,875– 19,124	2,920	2,700	2,490	2,270	2,050	1,860	1,660	1,470	1,270	1,080	900
19,125– 19,374	2,980	2,770	2,550	2,330	2,110	1,910	1,720	1,520	1,330	1,130	950
19,375– 19,624	3,050	2,830	2,610	2,390	2,180	1,970	1,770	1,580	1,380	1,190	1,000
19,625– 19,874	3,110	2,890	2,670	2,460	2,240	2,020	1,830	1,630	1,440	1,240	1,050
19,875– 20,124	3,170	2,950	2,740	2,520	2,300	2,080	1,880	1,690	1,490	1,300	1,100
20,125– 20,374	3,240	3,020	2,800	2,580	2,360	2,150	1,940	1,740	1,550	1,350	1,160
20,375– 20,624	3,310	3,080	2,860	2,640	2,430	2,210	1,990	1,800	1,600	1,410	1,210
20,625– 20,874	3,380	3,140	2,920	2,710	2,490	2,270	2,050	1,850	1,660	1,460	1,270
20,875– 21,124	3,450	3,210	2,990	2,770	2,550	2,330	2,120	1,910	1,710	1,520	1,320
21,125– 21,374	3,520	3,280	3,050	2,830	2,610	2,400	2,180	1,960	1,770	1,570	1,380
21,375– 21,624	3,590	3,350	3,110	2,890	2,680	2,460	2,240	2,020	1,820	1,630	1,430
21,625– 21,874	3,660	3,420	3,180	2,960	2,740	2,520	2,300	2,090	1,880	1,680	1,490
21,875– 22,124	3,730	3,490	3,250	3,020	2,800	2,580	2,370	2,150	1,930	1,740	1,540
22,125– 22,374	3,800	3,560	3,320	3,080	2,860	2,650	2,430	2,210	1,990	1,790	1,600
22,375– 22,624	3,870	3,630	3,390	3,150	2,930	2,710	2,490	2,270	2,060	1,850	1,650
22,625– 22,874	3,940	3,700	3,460	3,220	2,990	2,770	2,550	2,340	2,120	1,900	1,710
22,875– 23,124	4,010	3,770	3,530	3,290	3,050	2,830	2,620	2,400	2,180	1,960	1,760
23,125– 23,374	4,080	3,840	3,600	3,360	3,120	2,900	2,680	2,460	2,240	2,030	1,820
23,375– 23,624	4,150	3,910	3,670	3,430	3,190	2,960	2,740	2,520	2,310	2,090	1,870
23,625– 23,874	4,220	3,980	3,740	3,500	3,260	3,020	2,800	2,590	2,370	2,150	1,930

Table A. . . . family filing joint income tax return, continued

Adjusted gross income	Number of family members 2	3	4	5	6	7	8	9	10	11	12
$23,875–$24,124	$ 4,290	$4,050	$3,810	$3,570	$3,330	$3,090	$2,870	$2,650	$2,430	$2,210	$2,000
24,125– 24,374	4,360	4,120	3,880	3,640	3,400	3,160	2,930	2,710	2,490	2,280	2,060
24,375– 24,624	4,440	4,190	3,950	3,710	3,470	3,230	2,990	2,770	2,560	2,340	2,120
24,625– 24,874	4,520	4,260	4,020	3,780	3,540	3,300	3,060	2,840	2,620	2,400	2,180
24,875– 25,124	4,600	4,330	4,090	3,850	3,610	3,370	3,130	2,900	2,680	2,460	2,250
25,125– 25,374	4,680	4,410	4,160	3,920	3,680	3,440	3,200	2,960	2,740	2,530	2,310
25,375– 25,624	4,760	4,490	4,230	3,990	3,750	3,510	3,270	3,030	2,810	2,590	2,370
25,625– 25,874	4,840	4,570	4,300	4,060	3,820	3,580	3,340	3,100	2,870	2,650	2,430
25,875– 26,124	4,920	4,650	4,380	4,130	3,890	3,650	3,410	3,170	2,930	2,710	2,500
26,125– 26,374	5,000	4,730	4,460	4,200	3,960	3,720	3,480	3,240	3,000	2,780	2,560
26,375– 26,624	5,080	4,810	4,540	4,270	4,030	3,790	3,550	3,310	3,070	2,840	2,620
26,625– 26,874	5,160	4,890	4,620	4,350	4,100	3,860	3,620	3,380	3,140	2,900	2,680
26,875– 27,124	5,240	4,970	4,700	4,430	4,170	3,930	3,690	3,450	3,210	2,970	2,750
27,125– 27,374	5,320	5,050	4,780	4,510	4,240	4,000	3,760	3,520	3,280	3,040	2,810
27,375– 27,624	5,400	5,130	4,860	4,590	4,320	4,070	3,830	3,590	3,350	3,110	2,870
27,625– 27,874	5,480	5,210	4,940	4,670	4,400	4,140	3,900	3,660	3,420	3,180	2,940
27,875– 28,124	5,560	5,290	5,020	4,750	4,480	4,210	3,970	3,730	3,490	3,250	3,010
28,125– 28,374	5,650	5,370	5,100	4,830	4,560	4,290	4,040	3,800	3,560	3,320	3,080
28,375– 28,624	5,740	5,450	5,180	4,910	4,640	4,370	4,110	3,870	3,630	3,390	3,150
28,625– 28,874	5,830	5,530	5,260	4,990	4,720	4,450	4,180	3,940	3,700	3,460	3,220
28,875– 29,124	5,920	5,620	5,340	5,070	4,800	4,530	4,260	4,010	3,770	3,530	3,290
29,125– 29,374	6,010	5,710	5,420	5,150	4,880	4,610	4,340	4,080	3,840	3,600	3,360
29,375– 29,624	6,100	5,800	5,500	5,230	4,960	4,690	4,420	4,150	3,910	3,670	3,430
29,625– 29,874	6,190	5,890	5,590	5,310	5,040	4,770	4,500	4,230	3,980	3,740	3,500
29,875– 30,124	6,280	5,980	5,680	5,390	5,120	4,850	4,580	4,310	4,050	3,810	3,570
30,125– 30,374	6,370	6,070	5,770	5,470	5,200	4,930	4,660	4,390	4,120	3,880	3,640
30,375– 30,624	6,460	6,160	5,860	5,560	5,280	5,010	4,740	4,470	4,200	3,950	3,710
30,625– 30,874	6,550	6,250	5,950	5,650	5,360	5,090	4,820	4,550	4,280	4,020	3,780
30,875– 31,124	6,640	6,340	6,040	5,740	5,440	5,170	4,900	4,630	4,360	4,090	3,850
31,125– 31,374	6,730	6,430	6,130	5,830	5,530	5,250	4,980	4,710	4,440	4,170	3,920
31,375– 31,624	6,820	6,520	6,220	5,920	5,620	5,330	5,060	4,790	4,520	4,250	3,990
31,625– 31,874	6,910	6,610	6,310	6,010	5,710	5,410	5,140	4,870	4,600	4,330	4,060
31,875– 32,124	7,000	6,700	6,400	6,100	5,800	5,500	5,220	4,950	4,680	4,410	4,140
32,125– 32,374	7,090	6,790	6,490	6,190	5,890	5,590	5,300	5,030	4,760	4,490	4,220
32,375– 32,624	7,190	6,880	6,580	6,280	5,980	5,680	5,380	5,110	4,840	4,570	4,300
32,625– 32,874	7,290	6,970	6,670	6,370	6,070	5,770	5,470	5,190	4,920	4,650	4,380
32,875– 33,124	7,390	7,060	6,760	6,460	6,160	5,860	5,560	5,270	5,000	4,730	4,460
33,125– 33,374	7,480	7,160	6,850	6,550	6,250	5,950	5,650	5,350	5,080	4,810	4,540
33,375– 33,624	7,580	7,260	6,940	6,640	6,340	6,040	5,740	5,440	5,160	4,890	4,620
33,625– 33,874	7,680	7,360	7,030	6,730	6,430	6,130	5,830	5,530	5,240	4,970	4,700
33,875– 34,124	7,780	7,450	7,130	6,820	6,520	6,220	5,920	5,620	5,320	5,050	4,780
34,125– 34,374	7,870	7,550	7,230	6,910	6,610	6,310	6,010	5,710	5,410	5,130	4,860
34,375– 34,624	7,970	7,650	7,330	7,000	6,700	6,400	6,100	5,800	5,500	5,210	4,940
34,625– 34,874	8,070	7,750	7,420	7,100	6,790	6,490	6,190	5,890	5,590	5,290	5,020

Table A. . . . family filing joint income tax return, continued

Adjusted gross income	Number of family members 2	3	4	5	6	7	8	9	10	11	12
$34,875–$35,124	$ 8,170	$7,840	$7,520	$7,200	$6,880	$6,580	$6,280	$5,980	$5,680	$5,380	$5,100
35,125– 35,374	8,260	7,940	7,620	7,300	6,970	6,670	6,370	6,070	5,770	5,470	5,180
35,375– 35,624	8,360	8,040	7,720	7,390	7,070	6,760	6,460	6,160	5,860	5,560	5,260
35,625– 35,874	8,460	8,140	7,810	7,490	7,170	6,850	6,550	6,250	5,950	5,650	5,350
35,875– 36,124	8,560	8,230	7,910	7,590	7,270	6,940	6,640	6,340	6,040	5,740	5,440
36,125– 36,374	8,660	8,330	8,010	7,690	7,360	7,040	6,730	6,430	6,130	5,830	5,530
36,375– 36,624	8,760	8,430	8,110	7,780	7,460	7,140	6,820	6,520	6,220	5,920	5,620
36,625– 36,874	8,870	8,530	8,200	7,880	7,560	7,240	6,910	6,610	6,310	6,010	5,710
36,875– 37,124	8,970	8,630	8,300	7,980	7,660	7,330	7,010	6,700	6,400	6,100	5,800
37,125– 37,374	9,080	8,730	8,400	8,080	7,750	7,430	7,110	6,790	6,490	6,190	5,890
37,375– 37,624	9,180	8,840	8,500	8,170	7,850	7,530	7,210	6,880	6,580	6,280	5,980
37,625– 37,874	9,290	8,940	8,600	8,270	7,950	7,630	7,300	6,980	6,670	6,370	6,070
37,875– 38,124	9,390	9,050	8,700	8,370	8,050	7,720	7,400	7,080	6,760	6,460	6,160
38,125– 38,374	9,500	9,150	8,810	8,470	8,140	7,820	7,500	7,180	6,850	6,550	6,250
38,375– 38,624	9,600	9,260	8,910	8,570	8,240	7,920	7,600	7,270	6,950	6,640	6,340
38,625– 38,874	9,710	9,360	9,020	8,670	8,340	8,020	7,690	7,370	7,050	6,730	6,430
38,875– 39,124	9,810	9,470	9,120	8,780	8,440	8,110	7,790	7,470	7,150	6,820	6,520
39,125– 39,374	9,920	9,570	9,230	8,880	8,540	8,210	7,890	7,570	7,240	6,920	6,610
39,375– 39,624	10,020	9,680	9,330	8,990	8,640	8,310	7,990	7,660	7,340	7,020	6,700
39,625– 39,874	10,130	9,780	9,440	9,090	8,750	8,410	8,080	7,760	7,440	7,120	6,790

Table A. Standard U.S. income tax by adjusted gross income and number of family members for individual filing as head of household (1975 rates)

Adjusted gross income	Number of family members											
	1	2	3	4	5	6	7	8	9	10	11	12
$ 1,875–$ 2,124												
2,125– 2,374												
2,375– 2,624												
2,625– 2,874	$ 20											
2,875– 3,124	60											
3,125– 3,374	90											
3,375– 3,624	130											
3,625– 3,874	170	$ 30										
3,875– 4,124	210	60										
4,125– 4,374	250	100										
4,375– 4,624	290	140										
4,625– 4,874	340	180	$ 30									
4,875– 5,124	380	220	70									
5,125– 5,374	430	260	110									
5,375– 5,624	470	310	150									
5,625– 5,874	520	350	190	$ 40								
5,875– 6,124	560	400	230	80								
6,125– 6,374	610	440	280	120								
6,375– 6,624	650	490	320	160	$ 10							
6,625– 6,874	700	530	370	200	50							
6,875– 7,124	750	580	410	250	90							
7,125– 7,374	800	620	460	290	130							
7,375– 7,624	840	670	500	340	170	$ 20						
7,625– 7,874	890	720	550	380	220	60						
7,875– 8,124	940	770	590	430	260	100						
8,125– 8,374	990	810	640	470	310	140						
8,375– 8,624	1,040	860	690	520	350	190	$ 30					
8,625– 8,874	1,090	910	740	560	400	230	70					
8,875– 9,124	1,150	960	780	610	440	280	110					
9,125– 9,374	1,200	1,010	830	660	490	320	160					
9,375– 9,624	1,260	1,060	880	710	530	370	200	$ 40				
9,625– 9,874	1,310	1,120	930	750	580	410	250	80				
9,875– 10,124	1,370	1,170	980	800	630	460	290	130				
10,125– 10,374	1,410	1,220	1,020	840	670	500	330	160				
10,375– 10,624	1,460	1,270	1,070	880	710	540	370	200	$ 40			
10,625– 10,874	1,510	1,310	1,120	920	750	580	410	240	80			
10,875– 11,124	1,560	1,360	1,160	970	790	620	440	280	110			
11,125– 11,374	1,610	1,400	1,210	1,010	830	660	480	320	150			
11,375– 11,624	1,650	1,450	1,260	1,060	870	700	520	350	190	$ 20		
11,625– 11,874	1,700	1,500	1,300	1,110	910	740	560	390	230	60		
11,875– 12,124	1,750	1,550	1,350	1,150	960	780	600	430	260	100		
12,125– 12,374	1,800	1,600	1,390	1,200	1,000	820	640	470	300	140		
12,375– 12,624	1,850	1,650	1,440	1,250	1,050	860	680	510	340	180	$ 10	
12,625– 12,874	1,900	1,690	1,490	1,290	1,100	900	720	550	380	210	50	

Table A. . . . individual filing as head of household, continued

Adjusted gross income	Number of family members											
	1	2	3	4	5	6	7	8	9	10	11	12
$12,875–$13,124	$ 1,950	$ 1,740	$ 1,540	$ 1,340	$ 1,140	$ 950	$ 760	$ 590	$ 420	$ 250	$ 90	
13,125– 13,374	2,000	1,790	1,590	1,380	1,190	990	800	630	460	290	120	
13,375– 13,624	2,050	1,840	1,640	1,430	1,230	1,040	840	670	500	330	160	
13,625– 13,874	2,110	1,890	1,680	1,480	1,280	1,090	890	710	540	360	200	$ 30
13,875– 14,124	2,160	1,940	1,730	1,530	1,330	1,130	940	750	580	400	240	70
14,125– 14,374	2,210	1,990	1,780	1,580	1,380	1,180	980	790	620	440	270	110
14,375– 14,624	2,270	2,050	1,830	1,630	1,430	1,230	1,030	840	660	490	320	150
14,625– 14,874	2,330	2,110	1,900	1,690	1,490	1,280	1,090	890	710	540	360	200
14,875– 15,124	2,390	2,180	1,960	1,750	1,540	1,340	1,140	950	760	580	410	240
15,125– 15,374	2,460	2,240	2,020	1,800	1,600	1,400	1,200	1,000	810	630	460	290
15,375– 15,624	2,530	2,300	2,080	1,870	1,660	1,460	1,250	1,060	860	680	510	330
15,625– 15,874	2,590	2,360	2,150	1,930	1,720	1,510	1,310	1,110	920	730	550	380
15,875– 16,124	2,660	2,430	2,210	1,990	1,770	1,570	1,370	1,170	970	780	600	430
16,125– 16,374	2,730	2,500	2,270	2,050	1,840	1,630	1,430	1,220	1,030	830	650	480
16,375– 16,624	2,800	2,560	2,330	2,120	1,900	1,690	1,480	1,280	1,080	890	700	520
16,625– 16,874	2,860	2,630	2,400	2,180	1,960	1,740	1,540	1,340	1,140	940	750	570
16,875– 17,124	2,930	2,700	2,470	2,240	2,020	1,810	1,600	1,400	1,190	1,000	800	620
17,125– 17,374	3,000	2,770	2,530	2,300	2,090	1,870	1,660	1,450	1,250	1,050	860	670
17,375– 17,624	3,070	2,830	2,600	2,370	2,150	1,930	1,710	1,510	1,310	1,110	910	720
17,625– 17,874	3,140	2,900	2,670	2,440	2,210	1,990	1,780	1,570	1,370	1,160	970	770
17,875– 18,124	3,210	2,970	2,740	2,500	2,270	2,060	1,840	1,630	1,420	1,220	1,020	830
18,125– 18,374	3,280	3,040	2,800	2,570	2,340	2,120	1,900	1,680	1,480	1,280	1,080	880
18,375– 18,624	3,350	3,110	2,870	2,640	2,410	2,180	1,960	1,750	1,540	1,340	1,130	940
18,625– 18,874	3,420	3,180	2,940	2,710	2,470	2,240	2,030	1,810	1,600	1,390	1,190	990
18,875– 19,124	3,490	3,250	3,010	2,770	2,540	2,310	2,090	1,870	1,650	1,450	1,250	1,050
19,125– 19,374	3,570	3,320	3,080	2,840	2,610	2,380	2,150	1,930	1,720	1,510	1,310	1,100
19,375– 19,624	3,640	3,390	3,150	2,910	2,680	2,440	2,210	2,000	1,780	1,570	1,360	1,160
19,625– 19,874	3,720	3,460	3,220	2,980	2,740	2,510	2,280	2,060	1,840	1,620	1,420	1,220
19,875– 20,124	3,800	3,540	3,290	3,050	2,810	2,580	2,350	2,120	1,900	1,690	1,480	1,280
20,125– 20,374	3,880	3,610	3,360	3,120	2,880	2,650	2,410	2,180	1,970	1,750	1,540	1,330
20,375– 20,624	3,950	3,690	3,430	3,190	2,950	2,710	2,480	2,250	2,030	1,810	1,590	1,390
20,625– 20,874	4,030	3,770	3,510	3,260	3,020	2,780	2,550	2,320	2,090	1,870	1,660	1,450
20,875– 21,124	4,110	3,850	3,580	3,330	3,090	2,850	2,620	2,380	2,150	1,940	1,720	1,510
21,125– 21,374	4,190	3,920	3,660	3,400	3,160	2,920	2,680	2,450	2,220	2,000	1,780	1,560
21,375– 21,624	4,270	4,000	3,740	3,480	3,230	2,990	2,750	2,520	2,290	2,060	1,840	1,630
21,625– 21,874	4,350	4,080	3,820	3,550	3,300	3,060	2,820	2,590	2,350	2,120	1,910	1,690
21,875– 22,124	4,430	4,160	3,890	3,630	3,370	3,130	2,890	2,650	2,420	2,190	1,970	1,750
22,125– 22,374	4,510	4,240	3,970	3,710	3,450	3,200	2,960	2,720	2,490	2,260	2,030	1,810
22,375– 22,624	4,590	4,320	4,050	3,790	3,520	3,270	3,030	2,790	2,560	2,320	2,090	1,880
22,625– 22,874	4,670	4,400	4,130	3,860	3,600	3,340	3,100	2,860	2,620	2,390	2,160	1,940
22,875– 23,124	4,750	4,480	4,210	3,940	3,680	3,420	3,170	2,930	2,690	2,460	2,230	2,000
23,125– 23,374	4,840	4,560	4,290	4,020	3,760	3,490	3,240	3,000	2,760	2,530	2,290	2,060
23,375– 23,624	4,920	4,640	4,370	4,100	3,830	3,570	3,310	3,070	2,830	2,590	2,360	2,130
23,625– 23,874	5,010	4,720	4,450	4,180	3,910	3,650	3,390	3,140	2,900	2,660	2,430	2,200

Table A. . . . individual filing as head of household, continued

Adjusted gross income	Number of family members 1	2	3	4	5	6	7	8	9	10	11	12
$23,875 – $24,124	$ 5,100	$ 4,810	$ 4,530	$ 4,260	$ 3,990	$3,730	$3,460	$3,210	$2,970	$2,730	$2,500	$2,260
24,125 – 24,374	5,190	4,890	4,610	4,340	4,070	3,800	3,540	3,280	3,040	2,800	2,560	2,330
24,375 – 24,624	5,270	4,980	4,690	4,420	4,150	3,880	3,620	3,360	3,110	2,870	2,630	2,400
24,625 – 24,874	5,360	5,070	4,780	4,500	4,230	3,960	3,700	3,430	3,180	2,940	2,700	2,470
24,875 – 25,124	5,450	5,160	4,860	4,580	4,310	4,040	3,770	3,510	3,250	3,010	2,770	2,530
25,125 – 25,374	5,540	5,240	4,950	4,660	4,390	4,120	3,850	3,590	3,330	3,080	2,840	2,600
25,375 – 25,624	5,630	5,330	5,040	4,750	4,470	4,200	3,930	3,670	3,400	3,150	2,910	2,670
25,625 – 25,874	5,720	5,420	5,130	4,830	4,550	4,280	4,010	3,740	3,480	3,220	2,980	2,740
25,875 – 26,124	5,810	5,510	5,210	4,920	4,630	4,360	4,090	3,820	3,560	3,300	3,050	2,810
26,125 – 26,374	5,900	5,600	5,300	5,010	4,720	4,440	4,170	3,900	3,640	3,370	3,120	2,880
26,375 – 26,624	5,990	5,690	5,390	5,100	4,800	4,520	4,250	3,980	3,710	3,450	3,190	2,950
26,625 – 26,874	6,080	5,780	5,480	5,180	4,890	4,600	4,330	4,060	3,790	3,530	3,270	3,020
26,875 – 27,124	6,170	5,870	5,570	5,270	4,980	4,690	4,410	4,140	3,870	3,610	3,340	3,090
27,125 – 27,374	6,260	5,960	5,660	5,360	5,070	4,770	4,490	4,220	3,950	3,680	3,420	3,160
27,375 – 27,624	6,360	6,050	5,750	5,450	5,150	4,860	4,570	4,300	4,030	3,760	3,500	3,240
27,625 – 27,874	6,450	6,140	5,840	5,540	5,240	4,950	4,660	4,380	4,110	3,840	3,580	3,310
27,875 – 28,124	6,550	6,230	5,930	5,630	5,330	5,040	4,740	4,460	4,190	3,920	3,650	3,390
28,125 – 28,374	6,640	6,330	6,020	5,720	5,420	5,120	4,830	4,540	4,270	4,000	3,730	3,470
28,375 – 28,624	6,740	6,420	6,110	5,810	5,510	5,210	4,920	4,630	4,350	4,080	3,810	3,550
28,625 – 28,874	6,830	6,520	6,200	5,900	5,600	5,300	5,010	4,710	4,430	4,160	3,890	3,620
28,875 – 29,124	6,930	6,610	6,300	5,990	5,690	5,390	5,090	4,800	4,510	4,240	3,970	3,700
29,125 – 29,374	7,030	6,710	6,390	6,080	5,780	5,480	5,180	4,890	4,600	4,320	4,050	3,780
29,375 – 29,624	7,130	6,800	6,490	6,170	5,870	5,570	5,270	4,980	4,680	4,400	4,130	3,860
29,625 – 29,874	7,230	6,900	6,580	6,270	5,960	5,660	5,360	5,060	4,770	4,480	4,210	3,940
29,875 – 30,124	7,330	7,000	6,680	6,360	6,050	5,750	5,450	5,150	4,860	4,570	4,290	4,020
30,125 – 30,374	7,440	7,100	6,770	6,460	6,140	5,840	5,540	5,240	4,950	4,650	4,370	4,100
30,375 – 30,624	7,540	7,200	6,870	6,550	6,240	5,930	5,630	5,330	5,030	4,740	4,450	4,180
30,625 – 30,874	7,640	7,300	6,970	6,650	6,330	6,020	5,720	5,420	5,120	4,830	4,540	4,260
30,875 – 31,124	7,740	7,410	7,070	6,740	6,430	6,110	5,810	5,510	5,210	4,920	4,620	4,340
31,125 – 31,374	7,850	7,510	7,170	6,840	6,520	6,210	5,900	5,600	5,300	5,000	4,710	4,420
31,375 – 31,624	7,950	7,610	7,270	6,940	6,620	6,300	5,990	5,690	5,390	5,090	4,800	4,510
31,625 – 31,874	8,060	7,710	7,380	7,040	6,710	6,400	6,080	5,780	5,480	5,180	4,890	4,590
31,875 – 32,124	8,160	7,820	7,480	7,140	6,810	6,490	6,180	5,870	5,570	5,270	4,970	4,680
32,125 – 32,374	8,270	7,920	7,580	7,240	6,910	6,590	6,270	5,960	5,660	5,360	5,060	4,770
32,375 – 32,624	8,370	8,030	7,680	7,350	7,010	6,680	6,370	6,050	5,750	5,450	5,150	4,860
32,625 – 32,874	8,480	8,130	7,790	7,450	7,110	6,780	6,460	6,150	5,840	5,540	5,240	4,940
32,875 – 33,124	8,580	8,240	7,890	7,550	7,210	6,880	6,560	6,240	5,930	5,630	5,330	5,030
33,125 – 33,374	8,690	8,340	8,000	7,650	7,320	6,980	6,650	6,340	6,020	5,720	5,420	5,120
33,375 – 33,624	8,790	8,450	8,100	7,760	7,420	7,080	6,750	6,430	6,120	5,810	5,510	5,210
33,625 – 33,874	8,900	8,550	8,210	7,860	7,520	7,180	6,850	6,530	6,210	5,900	5,600	5,300
33,875 – 34,124	9,000	8,660	8,310	7,970	7,620	7,290	6,950	6,620	6,310	5,990	5,690	5,390
34,125 – 34,374	9,110	8,760	8,420	8,070	7,730	7,390	7,050	6,720	6,400	6,090	5,780	5,480
34,375 – 34,624	9,210	8,870	8,520	8,180	7,830	7,490	7,150	6,820	6,500	6,180	5,870	5,570
34,625 – 34,874	9,320	8,970	8,630	8,280	7,940	7,590	7,260	6,920	6,590	6,280	5,960	5,660

Table A. . . . individual filing as head of household, continued

Adjusted gross income	Number of family members 1	2	3	4	5	6	7	8	9	10	11	12
$34,875–$35,124	$ 9,420	$ 9,080	$ 8,730	$ 8,390	$ 8,040	$7,700	$7,360	$7,020	$6,690	$6,370	$6,060	$5,750
35,125– 35,374	9,540	9,180	8,840	8,490	8,150	7,800	7,460	7,120	6,790	6,470	6,150	5,840
35,375– 35,624	9,650	9,290	8,940	8,600	8,250	7,910	7,560	7,230	6,890	6,560	6,250	5,930
35,625– 35,874	9,760	9,390	9,050	8,700	8,360	8,010	7,670	7,330	6,990	6,660	6,340	6,030
35,875– 36,124	9,870	9,510	9,150	8,810	8,460	8,120	7,770	7,430	7,090	6,760	6,440	6,120
36,125– 36,374	9,990	9,620	9,260	8,910	8,570	8,220	7,880	7,530	7,200	6,860	6,530	6,220
36,375– 36,624	10,100	9,730	9,360	9,020	8,670	8,330	7,980	7,640	7,300	6,960	6,630	6,310
36,625– 36,874	10,210	9,840	9,480	9,120	8,780	8,430	8,090	7,740	7,400	7,060	6,730	6,410
36,875– 37,124	10,320	9,960	9,590	9,230	8,880	8,540	8,190	7,850	7,500	7,170	6,830	6,500
37,125– 37,374	10,440	10,070	9,700	9,330	8,990	8,640	8,300	7,950	7,610	7,270	6,930	6,600
37,375– 37,624	10,550	10,180	9,810	9,450	9,090	8,750	8,400	8,060	7,710	7,370	7,030	6,700
37,625– 37,874	10,660	10,290	9,930	9,560	9,200	8,850	8,510	8,160	7,820	7,470	7,140	6,800
37,875– 38,124	10,770	10,410	10,040	9,670	9,300	8,960	8,610	8,270	7,920	7,580	7,240	6,900
38,125– 38,374	10,890	10,520	10,150	9,780	9,420	9,060	8,720	8,370	8,030	7,680	7,340	7,000
38,375– 38,624	11,000	10,630	10,260	9,900	9,530	9,170	8,820	8,480	8,130	7,790	7,440	7,110
38,625– 38,874	11,110	10,740	10,380	10,010	9,640	9,270	8,930	8,580	8,240	7,890	7,550	7,210
38,875– 39,124	11,220	10,860	10,490	10,120	9,750	9,390	9,030	8,690	8,340	8,000	7,650	7,310
39,125– 39,374	11,340	10,970	10,600	10,230	9,870	9,500	9,140	8,790	8,450	8,100	7,760	7,410
39,375– 39,624	11,460	11,080	10,710	10,350	9,980	9,610	9,240	8,900	8,550	8,210	7,860	7,520
39,625– 39,874	11,580	11,190	10,830	10,460	10,090	9,720	9,360	9,000	8,660	8,310	7,970	7,620

Table B. 1975 U.S. income tax rates by level of taxable income

Schedule for family filing a joint return

*Taxable income**	*U.S. income tax***
Not over $1,000	14% of taxable income
$ 1,000 to $ 2,000	$ 140 plus 15% of excess over $ 1,000
2,000 to 3,000	290 plus 16% of excess over 2,000
3,000 to 4,000	450 plus 17% of excess over 3,000
4,000 to 8,000	620 plus 19% of excess over 4,000
8,000 to 12,000	1,380 plus 22% of excess over 8,000
12,000 to 16,000	2,260 plus 25% of excess over 12,000
16,000 to 20,000	3,260 plus 28% of excess over 16,000
20,000 to 24,000	4,380 plus 32% of excess over 20,000
24,000 to 28,000	5,660 plus 36% of excess over 24,000
28,000 to 32,000	7,100 plus 39% of excess over 28,000
32,000 to 36,000	8,660 plus 42% of excess over 32,000
36,000 to 40,000	10,340 plus 45% of excess over 36,000

Schedule for individual filing as head of household

*Taxable income**	*U.S. income tax***
Not over $1,000	14% of taxable income
$ 1,000 to $ 2,000	$ 140 plus 16% of excess over $ 1,000
2,000 to 4,000	300 plus 18% of excess over 2,000
4,000 to 6,000	660 plus 19% of excess over 4,000
6,000 to 8,000	1,040 plus 22% of excess over 6,000
8,000 to 10,000	1,480 plus 23% of excess over 8,000
10,000 to 12,000	1,940 plus 25% of excess over 10,000
12,000 to 14,000	2,440 plus 27% of excess over 12,000
14,000 to 16,000	2,980 plus 28% of excess over 14,000
16,000 to 18,000	3,540 plus 31% of excess over 16,000
18,000 to 20,000	4,160 plus 32% of excess over 18,000
20,000 to 22,000	4,800 plus 35% of excess over 20,000
22,000 to 24,000	5,500 plus 36% of excess over 22,000
24,000 to 26,000	6,220 plus 38% of excess over 24,000
26,000 to 28,000	6,980 plus 41% of excess over 26,000
28,000 to 32,000	7,800 plus 42% of excess over 28,000
32,000 to 36,000	9,480 plus 45% of excess over 32,000
36,000 to 38,000	11,280 plus 48% of excess over 36,000
38,000 to 40,000	12,240 plus 51% of excess over 38,000

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* Total taxable income after deductions and exemptions.

** A credit of $30 per exemption must be subtracted in order to determine the actual 1975 U.S. income tax liability.

Table B continued

Schedule for an individual filing a single return

*Taxable income**	*U.S. income tax***
Not over $500	14% of taxable income
$ 500 to $ 1,000	$ 70 plus 15% of excess over $ 500
1,000 to 1,500	145 plus 16% of excess over 1,000
1,500 to 2,000	225 plus 17% of excess over 1,500
2,000 to 4,000	310 plus 19% of excess over 2,000
4,000 to 6,000	690 plus 21% of excess over 4,000
6,000 to 8,000	1,110 plus 24% of excess over 6,000
8,000 to 10,000	1,590 plus 25% of excess over 8,000
10,000 to 12,000	2,090 plus 27% of excess over 10,000
12,000 to 14,000	2,630 plus 29% of excess over 12,000
14,000 to 16,000	3,210 plus 31% of excess over 14,000
16,000 to 18,000	3,830 plus 34% of excess over 16,000
18,000 to 20,000	4,510 plus 36% of excess over 18,000
20,000 to 22,000	5,230 plus 38% of excess over 20,000
22,000 to 26,000	5,990 plus 40% of excess over 22,000
26,000 to 32,000	7,590 plus 45% of excess over 26,000
32,000 to 38,000	10,290 plus 50% of excess over 32,000

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* Total taxable income after deductions and exemptions.

** A credit of $30 per exemption must be subtracted in order to determine the actual 1975 U.S. income tax liability.

Procedure for determining taxable income for U.S. income tax purposes

1. *Adjusted gross income*
   PCS: Total of Items 7A-father, 7A-mother, 7B, 7C, and 7D, minus Item 9
   SFS – Parents' Information: Total of Items 56A-father, 56A-mother, 56B, 56C, and 56D, minus Item 57
   SFS – Student's Information: Total of Items 30, 31, and 32 (summer and academic year 1976-77)
   Adjusted gross income . . . . $__________
2. *Deductions*
   (a) *Standard deductions*
   Multiply "adjusted gross income" (Step 1) by 16 percent.
   For a one-parent family or single person, if the product is $2,300 or greater, enter $2,300; if the product is $1,600 or less, enter $1,600; if the product is between $1,600 and $2,300, enter the product.
   For a two-parent family or couple, if the product is $2,600 or greater, enter $2,600; if the product is $1,900 or less, enter $1,900; if the product is between $1,900 and $2,600, enter the product.
   Standard deductions . . . . $__________
   (b) *Itemized deductions*
   PCS: Item 15
   SFS – Parents' Information: Item 61
   SFS – Student's Information: The standard deduction method only is used for calculating student's U.S. income tax.
   Itemized deductions . . . . $__________
   (c) Enter the greater of the results of Steps 2(a) and 2(b).
   Deductions . . . . $__________
3. *Exemptions*
   PCS: Item 4A × $750
   SFS – Parents' Information: Item 53 × $750
   SFS – Student's Information: Item 13 × $750
   [Note: Item 12 is used in basic grant eligibility calculations only.]
   Exemptions . . . . $__________
4. *Taxable income*
   Subtract the results of Steps 2(c) and 3 from the result of Step 1.
   Taxable income. . . . . $__________

The "taxable income" figure is used with the tax table given above to calculate U.S. income tax for the FNAR and SFNAR.

Table C. Average state income tax for couple (1975 rates)

Adjusted gross income	*Alabama*	*Alaska*	*Arizona*	*Arkansas*	*California*	*Colorado*	*Delaware*	*D.C.*	*Georgia*	*Hawaii*	*Idaho*
$ 3,250–$ 3,749											
3,750– 4,249		$ 10				$ 10	$ 10			$ 10	$ 10
4,250– 4,749		30	$ 10			30	20	$ 10		30	20
4,750– 5,249		40	20			50	30	20		50	40
5,250– 5,749		60	30	$ 10		60	40	30		80	60
5,750– 6,249	$ 10	70	50	20		80	50	50	$ 10	110	80
6,250– 6,749	30	90	70	30		100	70	70	20	140	110
6,750– 7,249	40	100	90	40	$ 10	130	100	90	30	180	130
7,250– 7,749	60	120	120	60	20	150	120	120	40	220	160
7,750– 8,249	70	140	140	70	30	180	150	140	50	250	190
8,250– 8,749	100	150	170	90	40	200	180	170	60	290	230
8,750– 9,249	120	170	200	100	50	230	210	190	80	340	270
9,250– 9,749	140	190	240	120	60	260	250	220	90	380	300
9,750– 10,249	170	210	270	140	80	290	290	250	110	420	340
10,250– 10,749	190	220	310	160	90	320	330	280	130	460	380
10,750– 11,249	220	240	350	180	110	350	370	310	150	510	420
11,250– 11,749	240	260	390	200	120	380	410	340	170	550	450
11,750– 12,249	260	280	430	220	140	420	450	370	190	590	490
12,250– 12,749	290	300	470	240	160	450	490	400	210	620	520
12,750– 13,249	310	310	500	260	170	480	530	430	230	660	550
13,250– 13,749	330	330	530	280	190	510	560	460	250	700	580
13,750– 14,249	350	350	570	300	210	540	600	490	270	730	610
14,250– 14,749	370	360	600	310	220	570	640	520	290	770	650
14,750– 15,249	390	380	630	330	240	610	670	550	320	810	680
15,250– 15,749	410	400	670	350	260	640	710	580	340	850	710
15,750– 16,249	430	410	700	370	280	680	750	610	360	890	740
16,250– 16,749	460	440	740	390	300	710	790	640	390	940	780
16,750– 17,249	480	460	780	410	330	750	830	680	420	980	810
17,250– 17,749	510	490	820	440	350	790	880	720	450	1,030	850
17,750– 18,249	530	510	860	470	380	830	920	760	480	1,080	890
18,250– 18,749	560	540	900	500	400	870	960	800	510	1,130	930
18,750– 19,249	580	560	940	530	430	910	1,010	840	540	1,180	960
19,250– 19,749	610	590	980	560	460	950	1,050	880	570	1,230	1,000
19,750– 20,249	630	610	1,020	590	490	990	1,100	920	600	1,280	1,040
20,250– 20,749	660	640	1,060	620	520	1,030	1,140	960	630	1,330	1,080
20,750– 21,249	680	660	1,100	650	550	1,070	1,180	1,000	660	1,380	1,110
21,250– 21,749	710	690	1,140	680	580	1,110	1,230	1,040	690	1,430	1,150
21,750– 22,249	730	720	1,180	710	610	1,150	1,270	1,080	720	1,480	1,190
22,250– 22,749	760	750	1,220	740	650	1,190	1,320	1,130	750	1,530	1,230
22,750– 23,249	780	770	1,260	770	680	1,230	1,360	1,170	780	1,580	1,260
23,250– 23,749	810	800	1,300	800	720	1,270	1,400	1,220	810	1,630	1,300
23,750– 24,249	830	830	1,340	830	750	1,310	1,450	1,260	840	1,680	1,340
24,250– 24,749	860	860	1,380	860	790	1,350	1,500	1,310	870	1,730	1,380
24,750– 25,249	880	890	1,420	890	830	1,390	1,540	1,350	900	1,780	1,410

Table C. . . . couple, continued

Illinois	*Indiana*	*Iowa*	*Kansas*	*Kentucky*	*Louisiana*	*Maine*	*Maryland*	*Massachusetts*	*Michigan*	*Minnesota*	**Adjusted gross income**
											$ 3,250–$ 3,749
	$ 10		$ 10				$ 10			$ 10	3,750– 4,249
$ 10	20	$ 10	20	$ 10			20			40	4,250– 4,749
20	30	20	30	20		$ 10	30	$ 20		70	4,750– 5,249
40	40	40	50	30		10	50	50	$ 20	110	5,250– 5,749
50	50	60	70	50		20	70	70	50	150	5,750– 6,249
60	60	90	90	70		30	90	100	70	190	6,250– 6,749
70	70	110	110	90		40	110	120	90	240	6,750– 7,249
90	80	140	130	120	$ 10	50	140	150	110	290	7,250– 7,749
100	90	160	150	140	20	60	160	170	140	340	7,750– 8,249
110	100	190	170	170	30	70	190	200	160	390	8,250– 8,749
120	110	210	200	190	40	80	210	220	180	440	8,750– 9,249
140	120	240	220	220	50	90	240	250	210	500	9,250– 9,749
150	130	270	250	240	60	110	260	270	230	560	9,750– 10,249
160	140	300	280	270	70	120	290	300	250	610	10,250– 10,749
170	150	340	310	300	80	140	310	320	280	670	10,750– 11,249
190	160	370	340	330	90	150	340	350	300	740	11,250– 11,749
200	170	400	370	360	100	170	360	370	320	800	11,750– 12,249
210	180	430	400	390	110	180	380	390	340	850	12,250– 12,749
220	180	460	430	410	110	190	400	410	360	910	12,750– 13,249
230	190	490	450	440	120	210	420	430	380	960	13,250– 13,749
240	200	520	480	460	130	220	440	450	400	1,010	13,750– 14,249
250	210	550	510	490	140	230	460	470	420	1,070	14,250– 14,749
260	220	580	540	510	150	250	490	500	440	1,120	14,750– 15,249
270	230	610	560	540	160	270	510	520	460	1,180	15,250– 15,749
280	230	640	590	560	160	280	530	540	480	1,240	15,750– 16,249
290	240	670	620	590	170	300	550	560	500	1,300	16,250– 16,749
310	250	710	650	620	180	320	580	590	520	1,370	16,750– 17,249
320	260	740	690	650	190	340	600	610	540	1,440	17,250– 17,749
330	270	780	720	680	210	360	630	640	570	1,510	17,750– 18,249
340	280	810	750	710	230	380	650	660	590	1,580	18,250– 18,749
360	290	850	780	740	250	400	680	690	610	1,650	18,750– 19,249
370	300	880	820	770	270	420	700	710	630	1,720	19,250– 19,749
380	310	920	850	800	290	440	730	740	660	1,790	19,750– 20,249
390	320	950	880	830	310	460	750	760	680	1,860	20,250– 20,749
410	330	990	910	860	330	480	780	790	700	1,930	20,750– 21,249
420	340	1,020	950	890	350	500	800	810	730	2,000	21,250– 21,749
430	350	1,060	980	920	370	520	830	840	750	2,070	21,750– 22,249
440	360	1,090	1,010	950	390	540	850	860	770	2,140	22,250– 22,749
460	370	1,130	1,040	980	410	560	880	890	800	2,220	22,750– 23,249
470	380	1,160	1,080	1,010	430	580	900	910	820	2,290	23,250– 23,749
480	390	1,200	1,110	1,040	450	600	930	940	840	2,370	23,750– 24,249
490	400	1,230	1,140	1,070	470	620	950	960	860	2,440	24,250– 24,749
510	410	1,270	1,170	1,100	490	640	980	990	890	2,520	24,750– 25,249

Table C. . . . couple, continued

Adjusted gross income	*Mississippi*	*Missouri*	*Montana*	*Nebraska*	*New Mexico*	*New York*	*North Carolina*	*North Dakota*	*Ohio*	*Oklahoma*	*Oregon*
$ 3,250–$ 3,749				12% of U.S. income tax							
3,750– 4,249			$ 10			$ 10					$ 20
4,250– 4,749			20		$ 10	20	$ 10	$ 10			40
4,750– 5,249		$ 10	40		10	40	30	10			70
5,250– 5,749		10	60		20	50	40	20	$ 10	$ 10	90
5,750– 6,249		20	80		30	70	60	20	10	10	120
6,250– 6,749		40	100		30	90	80	30	10	20	150
6,750– 7,249		50	120		40	110	100	40	10	20	180
7,250– 7,749		60	140		50	130	120	50	20	30	210
7,750– 8,249		80	170		70	150	140	60	20	30	250
8,250– 8,749		90	190		80	170	170	80	20	40	280
8,750– 9,249	$ 10	110	220		90	200	190	110	30	50	320
9,250– 9,749	30	130	240		100	220	220	130	30	60	350
9,750– 10,249	40	150	270		120	250	240	170	40	70	390
10,250– 10,749	60	170	300		130	270	270	210	40	80	430
10,750– 11,249	70	190	330		150	300	300	250	50	90	470
11,250– 11,749	90	220	370		170	330	330	290	50	100	510
11,750– 12,249	100	240	400		180	360	360	330	60	120	560
12,250– 12,749	120	260	430		200	390	390	380	60	130	600
12,750– 13,249	130	280	460		210	420	410	420	70	140	630
13,250– 13,749	140	310	490		230	450	440	460	70	160	670
13,750– 14,249	160	330	520		250	480	460	500	80	170	710
14,250– 14,749	170	360	560		260	510	490	540	90	190	750
14,750– 15,249	190	380	590		280	540	520	590	100	200	800
15,250– 15,749	210	410	620		300	570	550	630	100	220	840
15,750– 16,249	220	430	660		320	610	580	670	110	240	880
16,250– 16,749	240	460	690		340	640	610	720	120	260	930
16,750– 17,249	260	490	730		370	680	640	770	130	280	980
17,250– 17,749	280	520	770		410	730	680	820	140	310	1,030
17,750– 18,249	300	550	810		440	770	710	870	150	330	1,080
18,250– 18,749	320	580	860		470	820	750	920	160	360	1,130
18,750– 19,249	340	610	900		500	870	780	970	170	380	1,180
19,250– 19,749	360	640	950		530	920	820	1,020	190	410	1,230
19,750– 20,249	380	670	990		560	970	850	1,070	200	440	1,280
20,250– 20,749	400	700	1,040		590	1,020	890	1,130	210	470	1,330
20,750– 21,249	420	730	1,080		620	1,070	920	1,180	220	500	1,380
21,250– 21,749	440	760	1,130		650	1,120	960	1,240	240	530	1,430
21,750– 22,249	460	790	1,170		680	1,180	990	1,290	250	560	1,480
22,250– 22,749	480	820	1,220		710	1,230	1,030	1,350	260	590	1,530
22,750– 23,249	500	850	1,260		740	1,290	1,060	1,400	270	620	1,580
23,250– 23,749	520	880	1,310		770	1,350	1,100	1,460	290	650	1,630
23,750– 24,249	540	910	1,360		800	1,410	1,130	1,510	300	680	1,680
24,250– 24,749	560	940	1,410		840	1,470	1,170	1,570	310	710	1,730
24,750– 25,249	580	970	1,460		880	1,530	1,200	1,620	330	740	1,780

Table C. . . . couple, continued

Pennsylvania	*Rhode Island*	*South Carolina*	*Utah*	*Vermont*	*Virginia*	*West Virginia*	*Wisconsin*	Adjusted gross income
$ 30	17% of U.S. income tax			25% of U.S. income tax				$ 3,250–$ 3,749
50		$ 10	$ 10		$ 10	$ 10		3,750– 4,249
60		20	30		20	20		4,250– 4,749
70		30	40		30	30	$ 20	4,750– 5,249
80		40	60		40	50	40	5,250– 5,749
90		50	80		50	60	70	5,750– 6,249
110		70	110		70	70	100	6,250– 6,749
120		80	130		80	80	120	6,750– 7,249
130		100	160		100	90	150	7,250– 7,749
140		120	180		110	100	180	7,750– 8,249
150		140	210		140	110	220	8,250– 8,749
170		160	240		160	120	250	8,750– 9,249
180		180	270		190	130	290	9,250– 9,749
190		200	310		210	150	330	9,750– 10,249
200		230	340		240	160	370	10,250– 10,749
210		250	380		260	170	410	10,750– 11,249
230		280	410		290	180	450	11,250– 11,749
240		300	450		310	200	500	11,750– 12,249
250		330	480		330	210	530	12,250– 12,749
260		350	510		350	220	570	12,750– 13,249
270		380	540		370	230	610	13,250– 13,749
280		410	570		390	240	660	13,750– 14,249
290		440	600		410	250	700	14,250– 14,749
300		470	630		440	270	740	14,750– 15,249
310		490	660		460	280	790	15,250– 15,749
320		520	690		480	290	830	15,750– 16,249
330		560	730		510	310	880	16,250– 16,749
340		590	760		530	320	940	16,750– 17,249
350		630	800		560	340	1,000	17,250– 17,749
360		660	840		590	350	1,060	17,750– 18,249
380		700	870		620	370	1,110	18,250– 18,749
390		730	910		650	390	1,170	18,750– 19,249
400		770	950		680	400	1,230	19,250– 19,749
410		800	980		710	420	1,280	19,750– 20,249
420		840	1,020		740	440	1,340	20,250– 20,749
440		870	1,060		770	450	1,400	20,750– 21,249
450		910	1,090		800	470	1,450	21,250– 21,749
460		940	1,130		820	490	1,510	21,750– 22,249
470		980	1,170		850	510	1,570	22,250– 22,749
480		1,010	1,200		880	520	1,630	22,750– 23,249
500		1,050	1,240		910	540	1,680	23,250– 23,749
510		1,080	1,280		940	560	1,740	23,750– 24,249
520		1,120	1,310		970	580	1,800	24,250– 24,749
530		1,150	1,350		1,000	600	1,850	24,750– 25,249

Table C. Average state income tax for individual (1975 rates)

Adjusted gross income	*Alabama*	*Alaska*	*Arizona*	*Arkansas*	*California*	*Colorado*	*Delaware*	*D.C.*	*Georgia*	*Hawaii*	*Idaho*
$ 3,250–$ 3,749		$ 30	$ 10			$ 30	$ 20	$ 10		$ 30	$ 20
3,750– 4,249	$ 10	40	30			50	30	30		50	40
4,250– 4,749	20	60	40	$ 10		70	40	40	$ 10	80	60
4,750– 5,249	40	70	60	20		90	50	60	20	110	80
5,250– 5,749	50	90	80	30	$ 10	110	70	80	30	150	110
5,750– 6,249	70	100	110	40	20	130	90	110	40	180	140
6,250– 6,749	90	120	130	60	30	150	120	130	60	220	160
6,750– 7,249	110	140	160	70	40	180	140	160	70	260	200
7,250– 7,749	130	160	190	80	50	200	170	180	90	300	230
7,750– 8,249	160	170	220	100	60	230	210	210	100	340	270
8,250– 8,749	180	190	260	110	70	260	240	240	120	380	310
8,750– 9,249	210	210	300	130	80	290	280	270	140	420	340
9,250– 9,749	230	230	340	150	100	320	320	300	160	470	380
9,750– 10,249	260	240	380	170	110	350	360	330	180	510	420
10,250– 10,749	280	260	410	180	120	380	390	350	200	540	450
10,750– 11,249	300	270	440	200	140	410	430	380	220	580	480
11,250– 11,749	320	290	480	220	150	440	470	410	240	620	510
11,750– 12,249	340	310	510	240	160	470	510	440	260	650	540
12,250– 12,749	360	330	550	260	180	500	540	470	290	690	580
12,750– 13,249	380	340	580	270	200	530	580	500	310	730	610
13,250– 13,749	400	360	610	290	210	570	620	530	330	770	640
13,750– 14,249	420	380	650	310	230	600	650	560	350	800	670
14,250– 14,749	450	390	680	330	250	640	690	590	380	850	700
14,750– 15,249	470	410	720	350	270	680	740	620	410	890	740
15,250– 15,749	500	440	760	380	290	720	780	660	440	940	780
15,750– 16,249	520	460	800	400	320	760	820	700	470	990	820
16,250– 16,749	550	490	840	420	340	800	870	740	500	1,040	850
16,750– 17,249	570	510	880	440	370	840	910	780	530	1,080	890
17,250– 17,749	600	540	920	470	390	880	960	820	560	1,130	930
17,750– 18,249	620	560	960	500	420	920	1,000	860	590	1,180	970
18,250– 18,749	650	590	1,000	530	440	960	1,040	900	620	1,230	1,000
18,750– 19,249	670	610	1,040	560	470	1,000	1,090	940	650	1,280	1,040
19,250– 19,749	700	640	1,080	590	500	1,040	1,130	980	680	1,330	1,080
19,750– 20,249	720	670	1,120	620	530	1,080	1,180	1,020	710	1,380	1,120
20,250– 20,749	750	690	1,160	650	560	1,120	1,220	1,060	740	1,430	1,150
20,750– 21,249	770	720	1,200	680	590	1,160	1,260	1,110	770	1,480	1,190
21,250– 21,749	800	750	1,240	710	620	1,200	1,310	1,150	800	1,530	1,230
21,750– 22,249	820	780	1,280	740	660	1,240	1,350	1,200	830	1,580	1,270
22,250– 22,749	850	800	1,320	770	690	1,280	1,400	1,240	860	1,630	1,300
22,750– 23,249	870	830	1,360	800	730	1,320	1,440	1,290	890	1,680	1,340
23,250– 24,749	900	860	1,400	830	760	1,360	1,490	1,330	920	1,740	1,380
23,750– 24,249	920	890	1,440	860	800	1,400	1,530	1,380	950	1,790	1,420
24,250– 24,749	950	920	1,480	890	840	1,440	1,580	1,420	980	1,840	1,450
24,750– 25,249	970	950	1,520	920	880	1,480	1,630	1,470	1,010	1,890	1,490

Table C. . . . individual, continued

Illinois	*Indiana*	*Iowa*	*Kansas*	*Kentucky*	*Louisiana*	*Maine*	*Maryland*	*Massachusetts*	*Michigan*	*Minnesota*	**Adjusted gross income**
$ 20	$ 20		$ 20	$ 10			$ 20	$ 30	$ 10	$ 20	$ 3,250–$ 3,749
30	30	$ 20	30	20		$ 10	30	50	40	50	3,750– 4,249
40	40	30	50	30		10	50	80	60	80	4,250– 4,749
60	50	50	60	50	$ 10	20	70	100	80	120	4,750– 5,249
70	60	70	80	60	20	30	90	130	110	150	5,250– 5,749
80	70	90	100	80	30	40	120	150	130	190	5,750– 6,249
90	80	120	120	100	40	50	140	180	150	240	6,250– 6,749
110	90	140	140	130	50	60	170	200	170	290	6,750– 7,249
120	100	170	170	150	60	70	190	230	200	340	7,250– 7,749
130	110	190	190	180	70	90	220	250	220	390	7,750– 8,249
140	120	220	220	200	80	100	240	280	240	440	8,250– 8,749
160	130	250	240	230	90	120	270	300	270	500	8,750– 9,249
170	140	280	270	250	100	130	290	330	290	550	9,250– 9,749
180	150	310	300	280	110	150	320	350	310	610	9,750– 10,249
190	160	330	330	300	120	160	340	370	330	660	10,250– 10,749
200	160	360	360	330	130	170	360	390	350	710	10,750– 11,249
210	170	390	380	350	140	180	380	410	370	770	11,250– 11,749
220	180	420	410	380	150	200	400	430	390	820	11,750– 12,249
230	190	450	440	410	160	210	420	460	410	870	12,250– 12,749
240	200	480	470	430	160	220	440	480	430	930	12,750– 13,249
250	210	510	490	460	170	240	460	500	450	980	13,250– 13,749
260	220	540	520	480	180	260	480	520	470	1,030	13,750– 14,249
280	220	570	550	510	190	270	510	540	490	1,090	14,250– 14,749
290	230	600	580	540	200	290	530	570	510	1,160	14,750– 15,249
300	240	640	610	570	220	310	560	590	530	1,230	15,250– 15,749
310	250	670	650	600	240	330	580	620	560	1,300	15,750– 16,249
330	260	710	680	630	260	350	610	640	580	1,370	16,250– 16,749
340	270	740	710	660	280	370	630	670	600	1,440	16,750– 17,249
350	280	780	740	690	300	390	660	690	630	1,510	17,250– 17,749
360	290	810	780	720	320	410	680	720	650	1,580	17,750– 18,249
380	300	850	810	750	340	430	710	740	670	1,650	18,250– 18,749
390	310	880	840	780	360	450	730	770	690	1,720	18,750– 19,249
400	320	920	870	810	380	470	760	790	720	1,790	19,250– 19,749
410	330	950	910	840	400	490	780	820	740	1,860	19,750– 20,249
430	340	990	940	870	420	510	810	840	760	1,930	20,250– 20,749
440	350	1,020	970	900	440	530	830	870	790	2,000	20,750– 21,249
450	360	1,060	1,000	930	460	550	860	890	810	2,070	21,250– 21,749
460	370	1,090	1,040	960	480	570	880	920	830	2,140	21,750– 22,249
480	380	1,130	1,070	990	500	590	910	940	860	2,210	22,250– 22,749
490	390	1,160	1,100	1,020	520	610	930	970	880	2,280	22,750– 23,249
500	400	1,200	1,130	1,050	540	630	960	990	900	2,360	23,250– 24,749
510	410	1,230	1,170	1,080	560	650	980	1,020	920	2,430	23,750– 24,249
530	420	1,270	1,200	1,110	580	670	1,010	1,040	950	2,510	24,250– 24,749
540	430	1,300	1,230	1,140	600	690	1,030	1,070	970	2,580	24,750– 25,249

Table C. . . . individual, continued

Adjusted gross income	*Mississippi*	*Missouri*	*Montana*	*Nebraska*	*New Mexico*	*New York*	*North Carolina*	*North Dakota*	*Ohio*	*Oklahoma*	*Oregon*
$ 3,250–$ 3,749		$ 10	20	12% of U.S. income tax	$ 10	$ 20	$ 20	$ 10			$ 4
3,750– 4,249		10	40		10	40	40	10			7
4,250– 4,749		20	60		20	50	50	20	$ 10	$ 10	9
4,750– 5,249		40	80		30	70	70	20	10	10	12
5,250– 5,749	$ 10	50	100		40	90	90	30	10	20	15
5,750– 6,429	30	60	120		50	110	110	40	10	20	18
6,250– 6,749	40	80	140		60	130	130	50	20	30	22
6,750– 7,249	60	90	160		70	150	160	60	20	30	25
7,250– 7,749	70	110	190		80	170	180	80	20	40	29
7,750– 8,249	90	130	210		90	190	210	110	30	50	32
8,250– 8,749	100	150	240		100	220	230	140	30	60	36
8,750– 9,249	120	170	270		120	240	260	170	40	70	40
9,250– 9,749	130	190	300		130	270	290	210	40	80	44
9,750– 10,249	150	220	330		150	300	320	250	50	90	48
10,250– 10,749	170	240	360		160	330	340	280	50	100	51
10,750– 11,249	180	260	390		180	350	370	320	60	110	55
11,250– 11,749	200	280	420		190	380	390	370	60	130	59
11,750– 12,249	220	300	450		210	410	420	410	60	140	62
12,250– 12,749	240	330	470		230	430	450	450	70	150	66
12,750– 13,249	250	350	510		240	460	470	490	80	170	70
13,250– 13,749	270	380	540		260	490	500	530	80	180	74
13,750– 14,249	290	400	570		280	520	530	580	90	200	79
14,250– 14,749	300	430	610		300	560	560	620	100	220	83
14,750– 15,249	320	460	650		320	600	590	670	110	240	88
15,250– 15,749	340	490	690		350	640	630	720	120	260	93
15,750– 16,249	360	520	730		380	680	660	770	130	280	98
16,250– 16,749	380	550	770		410	720	700	820	140	310	1,03
16,750– 17,249	400	580	810		440	770	730	870	150	330	1,08
17,250– 17,749	420	610	850		470	810	770	920	160	360	1,13
17,750– 18,249	440	640	900		500	860	800	970	170	380	1,18
18,250– 18,749	460	670	940		530	910	840	1,020	180	410	1,23
18,750– 19,249	480	700	990		560	960	870	1,080	200	440	1,28
19,250– 19,749	500	730	1,030		590	1,010	910	1,130	210	470	1,33
19,750– 20,249	520	760	1,080		620	1,060	940	1,190	220	500	1,38
20,250– 20,749	540	790	1,120		650	1,120	980	1,240	230	530	1,43
20,750– 21,249	560	820	1,170		680	1,170	1,010	1,300	250	560	1,48
21,250– 21,749	580	850	1,210		710	1,230	1,050	1,350	260	590	1,53
21,750– 22,249	600	880	1,260		740	1,280	1,080	1,410	270	620	1,58
22,250– 22,749	620	910	1,300		770	1,340	1,120	1,460	280	650	1,63
22,750– 23,249	640	940	1,350		800	1,400	1,150	1,520	300	680	1,68
23,250– 23,749	660	970	1,400		840	1,460	1,190	1,570	310	710	1,73
23,750– 24,249	680	1,000	1,450		880	1,520	1,220	1,630	330	740	1,78
24,250– 24,749	700	1,030	1,500		920	1,590	1,260	1,680	340	770	1,83
24,750– 25,249	720	1,060	1,550		960	1,650	1,290	1,740	360	800	1,88

Table C. . . . individual, continued

Pennsylvania	*Rhode Island*	*South Carolina*	*Utah*	*Vermont*	*Virginia*	*West Virginia*	*Wisconsin*	**Adjusted gross income**
$ 40	17% of U.S. income tax	$ 20	$ 30	25% of U.S. income tax	$ 20	$ 20	$ 20	$ 3,250–$ 3,749
50		30	50		30	30	30	3,750– 4,249
60		40	70		40	40	50	4,250– 4,749
80		50	90		50	50	80	4,750– 5,249
90		70	110		60	60	100	5,250– 5,749
100		80	130		80	70	130	5,750– 6,429
110		100	160		90	90	150	6,250– 6,749
120		120	180		110	100	180	6,750– 7,249
140		140	210		130	110	210	7,250– 7,749
150		160	240		160	120	240	7,750– 8,249
160		180	280		180	130	280	8,250– 8,749
170		210	310		210	140	310	8,750– 9,249
180		230	350		230	150	350	9,250– 9,749
200		260	380		260	170	390	9,750– 10,249
210		280	410		280	180	430	10,250– 10,749
220		300	440		300	190	460	10,750– 11,249
230		330	470		320	200	500	11,250– 11,749
240		350	500		340	210	540	11,750– 12,249
250		380	530		360	220	570	12,250– 12,749
260		400	560		380	240	610	12,750– 13,249
270		430	600		400	250	650	13,250– 13,749
280		460	630		420	260	700	13,750– 14,249
290		490	660		450	270	740	14,250– 14,749
300		530	690		470	290	790	14,750– 15,249
310		560	730		500	300	850	15,250– 15,749
320		600	770		530	320	900	15,750– 16,249
340		630	800		560	330	960	16,250– 16,749
350		670	840		590	350	1,020	16,750– 17,249
360		700	880		620	370	1,070	17,250– 17,749
370		740	910		640	380	1,130	17,750– 18,249
380		770	950		670	400	1,190	18,250– 18,749
400		810	990		700	410	1,240	18,750– 19,249
410		840	1,020		730	430	1,300	19,250– 19,749
420		880	1,060		760	450	1,360	19,750– 20,249
430		910	1,100		790	470	1,410	20,250– 20,749
440		950	1,130		820	480	1,470	20,750– 21,249
460		980	1,170		850	500	1,530	21,250– 21,749
470		1,020	1,210		880	520	1,590	21,750– 22,249
480		1,050	1,240		910	540	1,640	22,250– 22,749
490		1,090	1,280		930	560	1,700	22,750– 23,249
500		1,120	1,320		960	580	1,760	23,250– 23,749
520		1,160	1,350		990	600	1,810	23,750– 24,249
530		1,190	1,390		1,020	620	1,870	24,250– 24,749
540		1,230	1,420		1,050	640	1,930	24,750– 25,249

Table D. Income supplement, for two-parent family, based on net worth and age of father*

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$ 0–$ 1,999	$ —490	$ —570	$ —690	$ —840	$ —1,050
2,000– 3,999	—370	—450	—570	—720	—930
4,000– 5,999	—250	—330	—450	—600	—810
6,000– 7,999	— 130	—210	—330	—480	—690
8,000– 9,999	—10	—90	—210	—360	—570
10,000– 11,999	210	40	—90	—240	—450
12,000– 13,999	450	280	60	—120	—330
14,000– 15,999	690	520	300	0	—210
16,000– 17,999	930	760	540	240	—90
18,000– 19,999	1,170	1,000	780	480	40
20,000– 21,999	1,410	1,240	1,020	720	280
22,000– 23,999	1,650	1,480	1,260	960	520
24,000– 25,999	1,890	1,720	1,500	1,200	760
26,000– 27,999	2,130	1,960	1,740	1,440	1,000
28,000– 29,999	2,370	2,200	1,980	1,680	1,240
30,000– 31,999	2,610	2,440	2,220	1,920	1,480
32,000– 33,999	2,850	2,680	2,460	2,160	1,720
34,000– 35,999	3,090	2,920	2,700	2,400	1,960
36,000– 37,999	3,330	3,160	2,940	2,640	2,200
38,000– 39,999	3,570	3,400	3,180	2,880	2,440
40,000– 41,999	3,810	3,640	3,420	3,120	2,680
42,000– 43,999	4,050	3,880	3,660	3,360	2,920
44,000– 45,999	4,290	4,120	3,900	3,600	3,160
46,000– 47,999	4,530	4,360	4,140	3,840	3,400
48,000– 49,999	4,770	4,600	4,380	4,080	3,640
50,000– 51,999	5,010	4,840	4,620	4,320	3,880
52,000– 53,999	5,250	5,080	4,860	4,560	4,120
54,000– 55,999	5,490	5,320	5,100	4,800	4,360
56,000– 57,999	5,730	5,560	5,340	5,040	4,600
58,000– 59,999	5,970	5,800	5,580	5,280	4,840
60,000– 61,999	6,210	6,040	5,820	5,520	5,080
62,000– 63,999	6,450	6,280	6,060	5,760	5,320
64,000– 65,999	6,690	6,520	6,300	6,000	5,560
66,000– 67,999	6,930	6,760	6,540	6,240	5,800
68,000– 69,999	7,170	7,000	6,780	6,480	6,040
70,000– 71,999	7,410	7,240	7,020	6,720	6,280
72,000– 73,999	7,650	7,480	7,260	6,960	6,520
74,000– 75,999	7,890	7,720	7,500	7,200	6,760
76,000– 77,999	8,130	7,960	7,740	7,440	7,000
78,000– 79,999	8,370	8,200	7,980	7,680	7,240
80,000– 81,999	8,610	8,440	8,220	7,920	7,480
82,000– 83,999	8,850	8,680	8,460	8,160	7,720
84,000– 85,999	9,090	8,920	8,700	8,400	7,960
86,000– 87,999	9,330	9,160	8,940	8,640	8,200
88,000– 89,999	9,570	9,400	9,180	8,880	8,440

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* A negative income supplement assumes available income is $4,000 or less. When available income is greater than $4,000, negative income supplement becomes zero.

Table D. . . . two-parent family, continued

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$90,000–$91,999	$ 9,810	$ 9,640	$ 9,420	$ 9,120	$ 8,680
92,000– 93,999	10,050	9,880	9,660	9,360	8,920
94,000– 95,999	10,290	10,120	9,900	9,600	9,160
96,000– 97,999	10,530	10,360	10,140	9,840	9,400
98,000– 99,999	10,770	10,600	10,380	10,080	9,640

Table D. Income supplement, for one-parent family, based on net worth and age of mother or father*

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$ 0–$ 1,999	**$ —620**	**$ —720**	**$ —850**	**$ —1,020**	**$ —1,260**
2,000– 3,999	**—500**	**—600**	**—730**	**—900**	**—1,140**
4,000– 5,999	**—380**	**—480**	**—610**	**—780**	**—1,020**
6,000– 7,999	**—260**	**—360**	**—490**	**—660**	**—900**
8,000– 9,999	**—140**	**—240**	**—370**	**—540**	**—780**
10,000– 11,999	**—20**	**—120**	**—250**	**—420**	**—6[illegible]**
12,000– 13,999	190	0	**—130**	**—300**	**—540**
14,000– 15,999	430	220	**—10**	**—180**	**—420**
16,000– 17,999	670	460	200	**—60**	**—300**
18,000– 19,999	910	700	440	100	**—180**
20,000– 21,999	1,150	940	680	340	**—60**
22,000– 23,999	1,390	1,180	920	580	120
24,000– 25,999	1,630	1,420	1,160	820	360
26,000– 27,999	1,870	1,660	1,400	1,060	600
28,000– 29,999	2,110	1,900	1,640	1,300	840
30,000– 31,999	2,350	2,140	1,880	1,540	1,080
32,000– 33,999	2,590	2,380	2,120	1,780	1,320
34,000– 35,999	2,830	2,620	2,360	2,020	1,560
36,000– 37,999	3,070	2,860	2,600	2,260	1,800
38,000– 39,999	3,310	3,100	2,840	2,500	2,040
40,000– 41,999	3,550	3,340	3,080	2,740	2,280
42,000– 43,999	3,790	3,580	3,320	2,980	2,520
44,000– 45,999	4,030	3,820	3,560	3,220	2,760
46,000– 47,999	4,270	4,060	3,800	3,460	3,000
48,000– 49,999	4,510	4,300	4,040	3,700	3,240
50,000– 51,999	4,750	4,540	4,280	3,940	3,480
52,000– 53,999	4,990	4,780	4,520	4,180	3,720
54,000– 55,999	5,230	5,020	4,760	4,420	3,960
56,000– 57,999	5,470	5,260	5,000	4,660	4,200
58,000– 59,999	5,710	5,500	5,240	4,900	4,440
60,000– 61,999	5,950	5,740	5,480	5,140	4,680
62,000– 63,999	6,190	5,980	5,720	5,380	4,920
64,000– 65,999	6,430	6,220	5,960	5,620	5,160
66,000– 67,999	6,670	6,460	6,200	5,860	5,400
68,000– 69,999	6,910	6,700	6,440	6,100	5,640
70,000– 71,999	7,150	6,940	6,680	6,340	5,880
72,000– 73,999	7,390	7,180	6,920	6,580	6,120
74,000– 75,999	7,630	7,420	7,160	6,820	6,360
76,000– 77,999	7,870	7,660	7,400	7,060	6,600
78,000– 79,999	8,110	7,900	7,640	7,300	6,840
80,000– 81,999	8,350	8,140	7,880	7,540	7,080
82,000– 83,999	8,590	8,380	8,120	7,780	7,320
84,000– 85,999	8,830	8,620	8,360	8,020	7,560
86,000– 87,999	9,070	8,860	8,600	8,260	7,800
88,000– 89,999	9,310	9,100	8,840	8,500	8,040

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* A negative income supplement assumes available income is $4,000 or less. When available income is greater than $4,000, negative income supplement becomes zero.

Table D. . . . one-parent family, continued

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$90,000–$91,999	$ 9,550	$ 9,340	$ 9,080	$ 8,740	$ 8,280
92,000– 93,999	9,790	9,580	9,320	8,980	8,520
94,000– 95,999	10,030	9,820	9,560	9,220	8,760
96,000– 97,999	10,270	10,060	9,800	9,460	9,000
98,000– 99,999	10,510	10,300	10,040	9,700	9,240

Table E. Parents' contribution from adjusted available income

Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution
$—3,250–$—3,151	**$ —700**	$ 1,550–$ 1,649	$ 350	$ 6,350–$ 6,449	$ 1,550
—3,150– —3,051	**—680**	1,650– 1,749	370	6,450– 6,549	1,590
—3,050– —2,951	**—660**	1,750– 1,849	390	6,550– 6,649	1,620
—2,950– —2,851	**—630**	1,850– 1,949	410	6,650– 6,749	1,650
—2,850– —2,751	**—610**	1,950– 2,049	440	6,750– 6,849	1,690
—2,750– —2,651	**—590**	2,050– 2,149	460	6,850– 6,949	1,720
—2,650– —2,551	**—570**	2,150– 2,249	480	6,950– 7,049	1,760
—2,550– —2,451	**—550**	2,250– 2,349	500	7,050– 7,149	1,800
—2,450– —2,351	**—520**	2,350– 2,449	520	7,150– 7,249	1,840
—2,350– —2,251	**—500**	2,450– 2,549	550	7,250– 7,349	1,880
—2,250– —2,151	**—480**	2,550– 2,649	570	7,350– 7,449	1,920
—2,150– —2,051	**—460**	2,650– 2,749	590	7,450– 7,549	1,960
—2,050– —1,951	**—440**	2,750– 2,849	610	7,550– 7,649	2,000
—1,950– —1,851	**—410**	2,850– 2,949	630	7,650– 7,749	2,040
—1,850– —1,751	**—390**	2,950– 3,049	660	7,750– 7,849	2,080
—1,750– —1,651	**—370**	3,050– 3,149	680	7,850– 7,949	2,120
—1,650– —1,551	**—350**	3,150– 3,249	700	7,950– 8,049	2,160
—1,550– —1,451	**—330**	3,250– 3,349	720	8,050– 8,149	2,200
—1,450– —1,351	**—300**	3,350– 3,449	740	8,150– 8,249	2,250
—1,350– —1,251	**—280**	3,450– 3,549	770	8,250– 8,349	2,300
—1,250– —1,151	**—260**	3,550– 3,649	790	8,350– 8,449	2,340
—1,150– —1,051	**—240**	3,650– 3,749	810	8,450– 8,549	2,390
—1,050– —951	**—220**	3,750– 3,849	830	8,550– 8,649	2,440
—950– —851	**—190**	3,850– 3,949	850	8,650– 8,749	2,480
—850– —751	**—170**	3,950– 4,049	880	8,750– 8,849	2,530
—750– —651	**—150**	4,050– 4,149	900	8,850– 8,949	2,580
—650– —551	**—130**	4,150– 4,249	930	8,950– 9,049	2,630
—550– —451	**—110**	4,250– 4,349	950	9,050– 9,149	2,670
—450– —351	**—80**	4,350– 4,449	980	9,150– 9,249	2,720
—350– —251	**—60**	4,450– 4,549	1,000	9,250– 9,349	2,770
—250– —151	**—40**	4,550– 4,649	1,030	9,350– 9,449	2,810
—150– —51	**—20**	4,650– 4,749	1,050	9,450– 9,549	2,860
—50– 49	0	4,750– 4,849	1,080	9,550– 9,649	2,910
50– 149	20	4,850– 4,949	1,100	9,650– 9,749	2,950
150– 249	40	4,950– 5,049	1,130	9,750– 9,849	3,000
250– 349	60	5,050– 5,149	1,150	9,850– 9,949	3,050
350– 449	80	5,150– 5,249	1,180	9,950– 10,049	3,100
450– 549	110	5,250– 5,349	1,210	10,050– 10,149	3,140
550– 649	130	5,350– 5,449	1,240	10,150– 10,249	3,190
650– 749	150	5,450– 5,549	1,270	10,250– 10,349	3,240
750– 849	170	5,550– 5,649	1,300	10,350– 10,449	3,280
850– 949	190	5,650– 5,749	1,330	10,450– 10,549	3,330
950– 1,049	220	5,750– 5,849	1,360	10,550– 10,649	3,380
1,050– 1,149	240	5,850– 5,949	1,390	10,650– 10,749	3,420
1,150– 1,249	260	5,950– 6,049	1,420	10,750– 10,849	3,470
1,250– 1,349	280	6,050– 6,149	1,450	10,850– 10,949	3,520
1,350– 1,449	300	6,150– 6,249	1,480	10,950– 11,049	3,570
1,450– 1,549	330	6,250– 6,349	1,520	11,050– 11,149	3,610

Table E continued

Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution	Adjusted available income	Parents' contribution
$ 11,150–$ 11,249	$ 3,660	$ 15,950–$ 16,049	$ 5,920	$ 20,750–$ 20,849	$ 8,170
11,250– 11,349	3,710	16,050– 16,149	5,960	20,850– 20,949	8,220
11,350– 11,449	3,750	16,150– 16,249	6,010	20,950– 21,049	8,270
11,450– 11,549	3,800	16,250– 16,349	6,060	21,050– 21,149	8,310
11,550– 11,649	3,850	16,350– 16,449	6,100	21,150– 21,249	8,360
11,650– 11,749	3,890	16,450– 16,549	6,150	21,250– 21,349	8,410
11,750– 11,849	3,940	16,550– 16,649	6,200	21,350– 21,449	8,450
11,850– 11,949	3,990	16,650– 16,749	6,240	21,450– 21,549	8,500
11,950– 12,049	4,040	16,750– 16,849	6,290	21,550– 21,649	8,550
12,050– 12,149	4,080	16,850– 16,949	6,340	21,650– 21,749	8,590
12,150– 12,249	4,130	16,950– 17,049	6,390	21,750– 21,849	8,640
12,250– 12,349	4,180	17,050– 17,149	6,430	21,850– 21,949	8,690
12,350– 12,449	4,220	17,150– 17,249	6,480	21,950– 22,049	8,740
12,450– 12,549	4,270	17,250– 17,349	6,530	22,050– 22,149	8,780
12,550– 12,649	4,320	17,350– 17,449	6,570	22,150– 22,249	8,830
12,650– 12,749	4,360	17,450– 17,549	6,620	22,250– 22,349	8,880
12,750– 12,849	4,410	17,550– 17,649	6,670	22,350– 22,449	8,920
12,850– 12,949	4,460	17,650– 17,749	6,710	22,450– 22,549	8,970
12,950– 13,049	4,510	17,750– 17,849	6,760	22,550– 22,649	9,020
13,050– 13,149	4,550	17,850– 17,949	6,810	22,650– 22,749	9,060
13,150– 13,249	4,600	17,950– 18,049	6,860	22,750– 22,849	9,110
13,250– 13,349	4,650	18,050– 18,149	6,900	22,850– 22,949	9,160
13,350– 13,449	4,690	18,150– 18,249	6,950	22,950– 23,049	9,210
13,450– 13,549	4,740	18,250– 18,349	7,000	23,050– 23,149	9,250
13,550– 13,649	4,790	18,350– 18,449	7,040	23,150– 23,249	9,300
13,650– 13,749	4,830	18,450– 18,549	7,090	23,250– 23,349	9,350
13,750– 13,849	4,880	18,550– 18,649	7,140	23,350– 23,449	9,390
13,850– 13,949	4,930	18,650– 18,749	7,180	23,450– 23,549	9,440
13,950– 14,049	4,980	18,750– 18,849	7,230	23,550– 23,649	9,490
14,050– 14,149	5,020	18,850– 18,949	7,280	23,650– 23,749	9,530
14,150– 14,249	5,070	18,950– 19,049	7,330	23,750– 23,849	9,580
14,250– 14,349	5,120	19,050– 19,149	7,370	23,850– 23,949	9,630
14,350– 14,449	5,160	19,150– 19,249	7,420	23,950– 24,049	9,680
14,450– 14,549	5,210	19,250– 19,349	7,470	24,050– 24,149	9,720
14,550– 14,649	5,260	19,350– 19,449	7,510	24,150– 24,249	9,770
14,650– 14,749	5,300	19,450– 19,549	7,560	24,250– 24,349	9,820
14,750– 14,849	5,350	19,550– 19,649	7,610	24,350– 24,449	9,860
14,850– 14,949	5,400	19,650– 19,749	7,650	24,450– 24,549	9,910
14,950– 15,059	5,450	19,750– 19,849	7,700	24,550– 24,649	9,960
15,050– 15,149	5,490	19,850– 19,949	7,750	24,650– 24,749	10,000
15,150– 15,249	5,540	19,950– 20,049	7,800	24,750– 24,849	10,050
15,250– 15,349	5,590	20,050– 20,149	7,840	24,850– 24,949	10,100
15,350– 15,449	5,630	20,150– 20,249	7,890	24,950– 25,049	10,150
15,450– 15,549	5,680	20,250– 20,349	7,940	25,050– 25,149	10,190
15,550– 15,649	5,730	20,350– 20,449	7,980	25,150– 25,249	10,240
15,650– 15,749	5,770	20,450– 20,549	8,030	25,250– 25,349	10,290
15,750– 15,849	5,820	20,550– 20,649	8,080	25,350– 25,449	10,330
15,850– 15,949	5,870	20,650– 20,749	8,120	25,450– 25,549	10,380

Table E continued

Adjusted available income	Parents' contribution
$ 25,550–$ 25,649	$10,430
25,650– 25,749	10,470
25,750– 25,849	10,520
25,850– 25,949	10,570
25,950– 26,049	10,620
26,050– 26,149	10,660
26,150– 26,249	10,710
26,250– 26,349	10,760
26,350– 26,449	10,800
26,450– 26,549	10,850
26,550– 26,649	10,900
26,650– 26,749	10,940
26,750– 26,849	10,990
26,850– 26,949	11,040
26,950– 27,049	11,090
27,050– 27,149	11,130
27,150– 27,249	11,180
27,250– 27,349	11,230
27,350– 27,449	11,270
27,450– 27,549	11,320
27,550– 27,649	11,370
27,650– 27,749	11,410
27,750– 27,849	11,460
27,850– 27,949	11,510
27,950– 28,049	11,560
28,050– 28,149	11,600
28,150– 28,249	11,650
28,250– 28,349	11,700
28,350– 28,449	11,740
28,450– 28,549	11,790
28,550– 28,649	11,840
28,650– 28,749	11,880
28,750– 28,849	11,930
28,850– 28,949	11,980
28,950– 29,049	12,030
29,050– 29,149	12,070
29,150– 29,249	12,120
29,250– 29,349	12,170
29,350– 29,449	12,210
29,450– 29,549	12,260
29,550– 29,649	12,310
29,650– 29,749	12,350
29,750– 29,849	12,400
29,850– 29,949	12,450
29,950– 30,049	12,500
30,050– 30,149	12,540
30,150– 30,249	12,590
30,250– 30,349	12,640
$ 30,350–$ 30,449	$12,680
30,450– 30,549	12,730
30,550– 30,649	12,780
30,650– 30,749	12,820
30,750– 30,849	12,870
30,850– 30,949	12,920
30,950– 31,049	12,970
31,050– 31,149	13,010
31,150– 31,249	13,060
31,250– 31,349	13,110
31,350– 31,449	13,150
31,450– 31,549	13,200
31,550– 31,649	13,250
31,650– 31,749	13,290
31,750– 31,849	13,340
31,850– 31,949	13,390
31,950– 32,049	13,440
32,050– 32,149	13,480
32,150– 32,249	13,530
32,250– 32,349	13,580
32,350– 32,449	13,620
32,450– 32,549	13,670
32,550– 32,649	13,720
32,650– 32,749	13,760
32,750– 32,849	13,810
32,850– 32,949	13,860
32,950– 33,049	13,910
33,050– 33,149	13,950
33,150– 33,249	14,000
33,250– 33,349	14,050
33,350– 33,449	14,090
33,450– 33,549	14,140
33,550– 33,649	14,190
33,650– 33,749	14,230
33,750– 33,849	14,280
33,850– 33,949	14,330
33,950– 34,049	14,380
34,050– 34,149	14,420
34,150– 34,249	14,470
34,250– 34,349	14,520
34,350– 34,449	14,560
34,450– 34,549	14,610
34,550– 34,649	14,660
34,650– 34,749	14,700
34,750– 34,849	14,750
34,850– 34,949	14,800
34,950– 35,049	14,850
35,050– 35,149	14,890
$ 35,150–$ 35,249	$14,940
35,250– 35,349	14,990
35,350– 35,449	15,030
35,450– 35,549	15,080
35,550– 35,649	15,130
35,650– 35,749	15,170
35,750– 35,849	15,220
35,850– 35,949	15,270
35,950– 36,049	15,320
36,050– 36,149	15,360
36,150– 36,249	15,410
36,250– 36,349	15,460
36,350– 36,449	15,500
36,450– 36,549	15,550
36,550– 36,649	15,600
36,650– 36,749	15,640
36,750– 36,849	15,690
36,850– 36,949	15,740
36,950– 37,049	15,790
37,050– 37,149	15,830
37,150– 37,249	15,880
37,250– 37,349	15,930
37,350– 37,449	15,970
37,450– 37,549	16,020
37,550– 37,649	16,070
37,650– 37,749	16,110
37,750– 37,849	16,160
37,850– 37,949	16,210
37,950– 38,049	16,260
38,050– 38,149	16,300
38,150– 38,249	16,350
38,250– 38,349	16,400
38,350– 38,449	16,440
38,450– 38,549	16,490
38,550– 38,649	16,540
38,650– 38,749	16,580
38,750– 38,849	16,630
38,850– 38,949	16,680
38,950– 39,049	16,730
39,050– 39,149	16,770
39,150– 39,249	16,820
39,250– 39,349	16,870
39,350– 39,449	16,910
39,450– 39,549	16,960
39,550– 39,649	17,010
39,650– 39,749	17,050
39,750– 39,849	17,100
39,850– 39,949	17,150

Table F. Parents' contribution from total income before taxes (U.S., F.I.C.A., state, and other) and minimum standard allowance, for two-parent family by number of family members

Total income	Number of family members 3	4	5	6	7	8	9	10	11	12
$ 2,625–$ 2,874	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700
2,875– 3,124	−680	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,125– 3,374	−640	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,375– 3,624	−590	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,625– 3,874	−540	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,875– 4,124	−500	−700	−700	−700	−700	−700	−700	−700	−700	−700
4,125– 4,374	−450	−700	−700	−700	−700	−700	−700	−700	−700	−700
4,375– 4,624	−400	−700	−700	−700	−700	−700	−700	−700	−700	−700
4,625– 4,874	−360	−670	−700	−700	−700	−700	−700	−700	−700	−700
4,875– 5,124	−320	−620	−700	−700	−700	−700	−700	−700	−700	−700
5,125– 5,374	−280	−580	−700	−700	−700	−700	−700	−700	−700	−700
5,375– 5,624	−240	−530	−700	−700	−700	−700	−700	−700	−700	−700
5,625– 5,874	−200	−490	−700	−700	−700	−700	−700	−700	−700	−700
5,875– 6,124	−150	−430	−700	−700	−700	−700	−700	−700	−700	−700
6,125– 6,374	−110	−400	−660	−700	−700	−700	−700	−700	−700	−700
6,375– 6,624	−80	−360	−610	−700	−700	−700	−700	−700	−700	−700
6,625– 6,874	−40	−320	−570	−700	−700	−700	−700	−700	−700	−700
6,875– 7,124	−0	−280	−530	−700	−700	−700	−700	−700	−700	−700
7,125– 7,374	30	−240	−490	−700	−700	−700	−700	−700	−700	−700
7,375– 7,624	60	−200	−450	−660	−700	−700	−700	−700	−700	−700
7,625– 7,874	100	−170	−410	−610	−700	−700	−700	−700	−700	−700
7,875– 8,124	140	−130	−380	−580	−690	−700	−700	−700	−700	−700
8,125– 8,374	180	−90	−340	−540	−640	−700	−700	−700	−700	−700
8,375– 8,624	210	−50	−300	−500	−600	−700	−700	−700	−700	−700
8,625– 8,874	250	−20	−260	−460	−560	−670	−700	−700	−700	−700
8,875– 9,124	290	10	−220	−420	−520	−630	−700	−700	−700	−700
9,125– 9,374	320	50	−190	−380	−480	−580	−700	−700	−700	−700
9,375– 9,624	360	80	−150	−350	−440	−530	−660	−700	−700	−700
9,625– 9,874	400	120	−110	−310	−400	−490	−610	−700	−700	−700
9,875– 10,124	450	180	−50	−250	−340	−430	−540	− 670	−700	−700
10,125– 10,374	490	220	−20	−210	−300	−390	−490	−620	−700	−700
10,375– 10,624	530	250	10	−170	−270	−360	−450	−570	−700	−700
10,625– 10,874	560	290	50	−140	−230	−320	−410	−520	−650	−700
10,875– 11,124	600	330	80	−100	−190	−280	−370	−480	−600	−700
11,125– 11,374	640	360	120	−60	−150	−240	−330	−430	−550	−680
11,375– 11,624	680	400	160	−30	−120	−200	−290	−380	−510	−630
11,625– 11,874	710	440	190	0	−80	−160	−250	−350	−460	−580
11,875– 12,124	750	480	230	40	−40	−130	−210	−310	−410	−540
12,125– 12,374	790	510	270	80	0	−90	−170	−270	−360	−490
12,375– 12,624	830	550	310	120	30	−50	−140	−230	−320	−440
12,625– 12,874	860	590	350	150	60	−10	−100	−190	−280	−390
12,875– 13,124	900	630	390	190	100	20	−60	−150	−240	−350
13,125– 13,374	950	670	420	230	140	60	−20	−110	−200	−300
13,375– 13,624	990	700	460	270	180	100	10	−70	−160	−250
13,625– 13,874	1,030	740	500	310	220	130	50	−30	−120	−210
13,875– 14,124	1,070	780	540	350	260	170	90	0	−80	−170
14,125– 14,374	1,120	820	580	390	300	210	130	40	−40	−130
14,375– 14,624	1,170	860	620	430	340	260	170	80	0	−80

Table F continued

	Number of family members									
Total income	3	4	5	6	7	8	9	10	11	12
$14,625–$14,874	$1,220	$ 900	$ 660	$ 470	$ 380	$ 300	$ 210	$ 120	$ 40	$ −40
14,875– 15,124	1,280	950	700	510	420	340	250	170	80	0
15,125– 15,374	1,330	990	740	550	470	380	300	210	120	30
15,375– 15,624	1,380	1,040	780	590	510	420	340	250	160	80
15,625– 15,874	1,440	1,090	820	630	550	460	380	290	210	120
15,875– 16,124	1,500	1,130	860	670	590	510	420	330	250	160
16,125– 16,374	1,560	1,190	910	720	630	550	460	380	290	200
16,375– 16,624	1,620	1,240	950	750	670	590	500	420	330	240
16,625– 16,874	1,680	1,290	990	790	710	630	540	460	370	280
16,875– 17,124	1,740	1,340	1,040	830	750	670	580	500	410	320
17,125– 17,374	1,810	1,390	1,080	870	780	700	620	540	450	360
17,375– 17,624	1,870	1,440	1,130	910	820	740	660	580	490	400
17,625– 17,874	1,940	1,500	1,180	960	860	780	700	620	530	440
17,875– 18,124	2,010	1,560	1,230	1,000	900	820	740	660	570	480
18,125– 18,374	2,070	1,620	1,280	1,040	950	860	780	700	610	520
18,375– 18,624	2,140	1,670	1,330	1,090	990	900	820	730	650	560
18,625– 18,874	2,220	1,730	1,380	1,130	1,030	940	850	770	690	600
18,875– 19,124	2,300	1,790	1,430	1,180	1,080	990	900	810	730	640
19,125– 19,374	2,370	1,860	1,480	1,230	1,120	1,030	940	850	770	680
19,375– 19,624	2,450	1,930	1,540	1,280	1,170	1,070	980	890	810	720
19,625– 19,874	2,530	1,990	1,600	1,330	1,220	1,120	1,030	930	850	760
19,875– 20,124	2,610	2,060	1,650	1,380	1,270	1,170	1,070	980	890	800
20,125– 20,374	2,690	2,130	1,710	1,430	1,320	1,220	1,110	1,020	930	840
20,375– 20,624	2,770	2,200	1,770	1,490	1,370	1,270	1,160	1,060	970	880
20,625– 20,874	2,850	2,280	1,840	1,540	1,420	1,320	1,210	1,110	1,020	920
20,875– 21,124	2,920	2,360	1,900	1,600	1,480	1,370	1,270	1,160	1,060	970
21,125– 21,374	3,000	2,440	1,970	1,660	1,530	1,420	1,320	1,210	1,100	1,010
21,375– 21,624	3,070	2,520	2,040	1,710	1,590	1,470	1,370	1,260	1,150	1,050
21,625– 21,874	3,150	2,590	2,110	1,770	1,650	1,530	1,410	1,310	1,200	1,100
21,875– 22,124	3,220	2,670	2,180	1,840	1,700	1,590	1,470	1,360	1,250	1,140
22,125– 22,374	3,300	2,740	2,250	1,910	1,760	1,640	1,530	1,410	1,300	1,200
22,375– 22,624	3,370	2,820	2,330	1,970	1,830	1,700	1,580	1,460	1,350	1,250
22,625– 22,874	3,450	2,890	2,410	2,040	1,900	1,760	1,640	1,520	1,410	1,300
22,875– 23,124	3,520	2,970	2,480	2,110	1,960	1,830	1,700	1,580	1,460	1,350
23,125– 23,374	3,600	3,050	2,560	2,180	2,030	1,890	1,760	1,640	1,520	1,400
23,375– 23,624	3,670	3,120	2,630	2,250	2,100	1,960	1,820	1,690	1,580	1,460
23,625– 23,874	3,750	3,200	2,710	2,330	2,160	2,030	1,890	1,750	1,630	1,510
23,875– 24,124	3,830	3,270	2,780	2,400	2,240	2,090	1,960	1,820	1,690	1,570
24,125– 24,374	3,900	3,350	2,860	2,480	2,320	2,160	2,020	1,880	1,750	1,630
24,375– 24,624	3,980	3,420	2,930	2,550	2,390	2,240	2,090	1,950	1,810	1,680
24,625– 24,874	4,050	3,500	3,010	2,630	2,470	2,320	2,160	2,020	1,880	1,740
24,875– 25,124	4,120	3,570	3,080	2,700	2,540	2,390	2,240	2,080	1,950	1,810
25,125– 25,374	4,190	3,650	3,160	2,780	2,620	2,470	2,320	2,150	2,010	1,870
25,375– 25,624	4,260	3,720	3,230	2,850	2,690	2,540	2,390	2,230	2,080	1,940
25,625– 25,874	4,330	3,790	3,310	2,930	2,770	2,620	2,470	2,310	2,150	2,010
25,875– 26,124	4,410	3,860	3,380	3,000	2,840	2,690	2,540	2,390	2,230	2,070
26,125– 26,374	4,480	3,940	3,460	3,080	2,920	2,770	2,620	2,460	2,300	2,140
26,375– 26,624	4,550	4,010	3,530	3,150	2,990	2,840	2,690	2,540	2,380	2,220

Table F continued

Total income	Number of family members 3	4	5	6	7	8	9	10	11	12
$26,625–$26,874	$4,620	$4,080	$3,600	$3,230	$3,070	$2,920	$2,770	$2,610	$2,460	$2,300
26,875– 27,124	4,690	4,150	3,670	3,300	3,140	2,990	2,840	2,690	2,540	2,370
27,125– 27,374	4,760	4,220	3,740	3,380	3,220	3,070	2,920	2,760	2,610	2,450
27,375– 27,624	4,830	4,290	3,810	3,450	3,290	3,140	2,990	2,840	2,690	2,530
27,625– 27,874	4,900	4,360	3,880	3,520	3,370	3,220	3,070	2,910	2,760	2,610
27,875– 28,124	4,970	4,430	3,950	3,590	3,440	3,290	3,140	2,990	2,840	2,680
28,125– 28,374	5,040	4,500	4,020	3,660	3,510	3,370	3,220	3,060	2,910	2,760
28,375– 28,624	5,110	4,570	4,100	3,730	3,580	3,440	3,290	3,140	2,990	2,830
28,625– 28,874	5,180	4,640	4,170	3,800	3,650	3,520	3,370	3,210	3,060	2,910
28,875– 29,124	5,250	4,710	4,240	3,870	3,720	3,590	3,440	3,290	3,140	2,980
29,125– 29,374	5,310	4,780	4,310	3,940	3,790	3,660	3,520	3,360	3,210	3,060
29,375– 29,624	5,380	4,850	4,380	4,010	3,860	3,730	3,590	3,440	3,290	3,130
29,625– 29,874	5,450	4,920	4,450	4,080	3,940	3,800	3,660	3,520	3,360	3,210
29,875– 30,124	5,510	4,990	4,520	4,150	4,010	3,870	3,730	3,590	3,440	3,280
30,125– 30,374	5,580	5,050	4,590	4,220	4,080	3,940	3,800	3,660	3,520	3,360
30,375– 30,624	5,640	5,120	4,660	4,290	4,150	4,010	3,870	3,730	3,590	3,440
30,625– 30,874	5,710	5,180	4,720	4,360	4,220	4,080	3,940	3,800	3,670	3,510
30,875– 31,124	5,770	5,250	4,790	4,430	4,290	4,150	4,020	3,870	3,740	3,590
31,125– 31,374	5,840	5,310	4,850	4,500	4,360	4,220	4,090	3,940	3,810	3,660
31,375– 31,624	5,910	5,380	4,920	4,570	4,430	4,290	4,160	4,020	3,880	3,740
31,625– 31,874	5,970	5,450	4,990	4,630	4,500	4,360	4,230	4,090	3,950	3,810
31,875– 32,124	6,040	5,510	5,050	4,700	4,570	4,430	4,300	4,160	4,020	3,880
32,125– 32,374	6,100	5,580	5,120	4,760	4,630	4,500	4,370	4,230	4,090	3,950
32,375– 32,624	6,170	5,640	5,180	4,830	4,700	4,570	4,440	4,300	4,160	4,020
32,625– 32,874	6,240	5,710	5,250	4,900	4,760	4,640	4,510	4,370	4,230	4,090
32,875– 33,124	6,300	5,770	5,310	4,960	4,830	4,710	4,580	4,440	4,300	4,160
33,125– 33,374	6,360	5,840	5,380	5,030	4,900	4,770	4,650	4,510	4,370	4,230
33,375– 33,624	6,420	5,910	5,450	5,090	4,960	4,840	4,720	4,580	4,440	4,300
33,625– 33,874	6,490	5,970	5,510	5,160	5,030	4,910	4,780	4,650	4,510	4,370
33,875– 34,124	6,550	6,030	5,580	5,230	5,090	4,970	4,850	4,720	4,580	4,440
34,125– 34,374	6,610	6,100	5,640	5,290	5,160	5,040	4,910	4,790	4,650	4,510
34,375– 34,624	6,670	6,160	5,710	5,360	5,230	5,100	4,980	4,850	4,720	4,580
34,625– 34,874	6,740	6,220	5,770	5,420	5,290	5,170	5,050	4,920	4,800	4,650
34,875– 35,124	6,800	6,280	5,830	5,490	5,360	5,230	5,110	4,990	4,860	4,720
35,125– 35,374	6,860	6,340	5,890	5,550	5,420	5,300	5,180	5,050	4,930	4,800
35,375– 35,624	6,920	6,410	5,960	5,610	5,490	5,370	5,240	5,120	4,990	4,870
35,625– 35,874	6,980	6,470	6,020	5,680	5,550	5,430	5,310	5,180	5,060	4,930
35,875– 36,124	7,050	6,530	6,080	5,740	5,620	5,500	5,380	5,250	5,130	5,000
36,125– 36,374	7,110	6,590	6,140	5,800	5,680	5,560	5,440	5,310	5,190	5,070
36,375– 36,624	7,170	6,660	6,210	5,860	5,740	5,630	5,510	5,380	5,260	5,130
36,625– 36,874	7,230	6,720	6,270	5,930	5,800	5,690	5,570	5,450	5,320	5,200
36,875– 37,124	7,290	6,780	6,330	5,990	5,870	5,760	5,640	5,510	5,390	5,260
37,125– 37,374	7,350	6,840	6,390	6,050	5,930	5,820	5,700	5,580	5,460	5,330
37,375– 37,624	7,410	6,900	6,450	6,110	5,990	5,880	5,770	5,640	5,520	5,390
37,625– 37,874	7,470	6,960	6,520	6,170	6,050	5,940	5,830	5,710	5,590	5,460
37,875– 38,124	7,530	7,020	6,580	6,240	6,120	6,000	5,890	5,770	5,650	5,530
38,125– 38,374	7,590	7,080	6,640	6,300	6,180	6,070	5,950	5,840	5,720	5,590
38,375– 38,624	7,650	7,140	6,700	6,360	6,240	6,130	6,020	5,900	5,780	5,660

Table F continued

Total income	Number of family members 3	4	5	6	7	8	9	10	11	12
$38,625–$38,874	$7,700	$7,200	$6,760	$6,420	$6,300	$6,190	$6,080	$5,960	$5,850	$5,720
38,875– 39,124	7,760	7,260	6,820	6,490	6,370	6,250	6,140	6,030	5,910	5,790
39,125– 39,374	7,820	7,320	6,880	6,550	6,430	6,320	6,200	6,090	5,980	5,850
39,375– 39,624	7,880	7,380	6,940	6,600	6,490	6,380	6,270	6,150	6,040	5,920
39,625– 39,874	7,940	7,430	7,000	6,660	6,550	6,440	6,330	6,210	6,100	5,980

Table G. F.I.C.A. (social security) tax*

Taxable income	F.I.C.A. tax
$ 1 – $ 124.	$ 3
125 – 374.	14
375 – 624.	29
625 – 874.	43
875 – 1,124.	58
1,125 – 1,374.	73
1,375 – 1,624.	87
1,625 – 1,874.	102
1,875 – 2,124	117
2,125 – 2,374.	131
2,375 – 2,624.	146
2,625 – 2,874.	160
2,875 – 3,124.	175
3,125 – 3,374.	190
3,375 – 3,624.	204
3,625 – 3,874.	219
3,875 – 4,124.	234
4,125 – 4,374.	248
4,375 – 4,624.	263
4,625 – 4,874.	277
4,875 – 5,124.	292
5,125 – 5,374.	307
5,375 – 5,624.	321
5,625 – 5,874.	336
5,875 – 6,124.	351
6,125 – 6,374.	365
6,375 – 6,624.	380
6,625 – 6,874.	394
6,875 – 7,124.	409
7,125 – 7,374.	424
7,375 – 7,624.	438
7,625 – 7,874.	453
7,875 – 8,124.	468
8,125 – 8,374.	482
8,375 – 8,624.	497
8,625 – 8,874.	511
8,875 – 9,124.	526
9,125 – 9,374.	541
9,375 – 9,624.	555
9,625 – 9,874.	570
9,875 – 10,124.	585
10,125 – 10,374.	599
10,375 – 10,624.	614
10,625 – 10,874.	628
$10,875 – $11,124.	$643
11,125 – 11,374.	658
11,375 – 11,624.	672
11,625 – 11,874.	687
11,875 – 12,124.	702
12,125 – 12,374.	716
12,375 – 12,624.	731
12,625 – 12,874.	745
12,875 – 13,124.	760
13,125 – 13,374.	775
13,375 – 13,624.	789
13,625 – 13,874.	804
13,875 – 14,099.	818
14,100 or more.	824

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* F.I.C.A. tax for each income should be determined separately. For 1975 the F.I.C.A. tax rate is 5.85 percent on the first $14,100 of income.

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